

**2016**

**Missouri**

# **Life, Accident and Health Supplement Report**

Statistics Section

May 2017



**DIFP**

Eric R. Greitens  
Governor

Department of Insurance,  
Financial Institutions &  
Professional Registration

Chlora Lindley-Myers  
Director



**MISSOURI  
LIFE  
ACCIDENT & HEALTH  
SUPPLEMENT REPORT  
2016**

**Department of Insurance, Financial Institutions & Professional Registration  
Statistics Section  
May 2017**



## PREFACE

The **Missouri Life, Accident & Health Supplement Report 2016** presents data collected by the Department of Insurance, Financial Institutions & Professional Registration from companies that file annual statement supplements for Missouri for 2016. This form is used to collect data in greater detail than reported in the 2016 Annual Statements. All life, health service corporations and fraternal companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 19 of the annual statement.

The enclosed documentation, by company, provides information for each line of business specified in the annual statement supplement, with company profiles listed in alphabetical order. Charts have also been included in this publication, for each line of business, only if the line of business has five years of data to report. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years.

This publication also includes, Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years. Data collection for most of these lines of business started in 1993.

While every effort has been made to assure that all significant errors and omissions in the annual statement supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **Missouri Life, Accident & Health Supplement Report 2016** is published by the Statistics Section, Division of Market Regulation, Department of Insurance, Financial Institutions & Professional Registration. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Insurance, Financial Institutions & Professional Registration also has a web site located at [www.difp.mo.gov](http://www.difp.mo.gov).



***Also Available from DIFP***

**Reports:** The following reports are also available:

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available at no cost on the DIFP website, at <http://insurance.mo.gov/reports/>. For paper copies, inquire with the Statistics Section at the above number.

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

# DEFINITION OF TERMS

## Life Insurance

**Number Of Insureds:** For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of **1 (one)**.

**Direct Premiums:** The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

**Annuity Considerations:** Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Claims and Benefits Paid:** The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

**Life Insurance in Force:** The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

**Benefits Ratio:** The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

**Cash Flow Loss Ratio:** The dollar amount of direct claims and benefits paid divided by the dollar amount of direct premium and/or annuity considerations written for a particular line of business being analyzed, expressed as a percentage.

**Whole Life:** A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though



legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

**Term Life:** Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

**Universal Life:** A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

**Graded Death Benefit:** A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

**Credit Life:** Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**Variable Life:** Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

**Annuities:** Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

**Ordinary:** An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

**Variable:** An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

**Modified Guaranteed:** Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

**Equity Indexed:** Deferred annuity contract whose values are based in any way on the developing value of a financial index, such as the S&P 500, but which has minimum values determined by the nonforfeiture law for deferred annuities issued in this state.

**Deposit-Type Funds:** Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts issued on an individual or group basis.

**Other Considerations:** Unallocated annuity considerations and other unallocated deposits which incorporate mortality or morbidity risk.

# DEFINITION OF TERMS

## Accident & Health

**Number Of Insureds:** For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1.

**Direct Premiums Written:** Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of direct premiums written for a particular line of business being analyzed, expressed as a percentage.

**Medical Expense:** A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

**Small Employer (2 – 50 employees) or (3 – 25 employees):** Major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**Small Employer (3 – 25 employees):** Major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

**Medicare Supplement:** A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

**Long Term Care:** Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

**Specified Disease:** A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

**Accident Only:** A form of health insurance against loss by bodily injury.

**Disability Income:** A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

**Limited Benefit:** Policies that are not otherwise described herein and which pay benefits only for specified perils, in contrast to those paying for all accident and sickness perils.

**Short Term Credit Disability:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

**Long Term Credit Disability (Mortgage):** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

**Credit Unemployment:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

**Stop Loss:** A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

**Medicare Part D:** Optional prescription drug benefits provided through Medicare.

**Medicare Advantage/Medicare PPO Product:** A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.

**SAMPLE COPY  
OF  
ANNUAL STATEMENT  
SUPPLEMENT FOR MISSOURI  
FOR YEAR ENDING  
DECEMBER 31, 2016**



MISSOURI DEPARTMENT OF INSURANCE  
FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
ANNUAL STATEMENT SUPPLEMENT FOR MISSOURI

FOR YEAR ENDING 2016

DUE DATE - MARCH 1		SEE INSTRUCTIONS ON REVERSE SIDE				
NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	PERSON COMPLETING FORM			TELEPHONE NUMBER
<b>LIFE INSURANCE</b>						
	I	II	III	IV	V	VI
<b>INDIVIDUAL BUSINESS</b>	NUMBER OF INSURED	DIRECT PREMIUM & ANNUITY CONSIDERATIONS	DIRECT DIVIDENDS TO POLICYHOLDER	DIRECT CLAIMS, BENEFITS & SURRENDER VALUES PAID	LIFE INSURANCE IN FORCE 12/31/2016	
1.1) Whole	0	0	0	0	0	0
1.2) Term	0	0	0	0	0	0
1.3) Universal	0	0	0	0	0	0
1.4) Graded Death Benefits	0	0	0	0	0	0
1.5) Credit	0	0	0	0	0	0
1.6) Variable Life	0	0	0	0	0	0
1.7) Annuities (with life contingencies)	0	0	0	0	0	0
a) Ordinary	0	0	0	0	0	0
b) Variable	0	0	0	0	0	0
c) Modified Guaranteed	0	0	0	0	0	0
d) Equity Indexed	0	0	0	0	0	0
1.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)	0	0	0	0	0	0
1.9) Other Considerations	0	0	0	0	0	0
1.10) TOTAL INDIVIDUAL	0	0	0	0	0	0
<b>GROUP BUSINESS</b>						
2.1) Whole	0	0	0	0	0	0
2.2) Term	0	0	0	0	0	0
2.3) Universal	0	0	0	0	0	0
2.4) Graded Death Benefits	0	0	0	0	0	0
2.5) Credit	0	0	0	0	0	0
2.6) Variable Life	0	0	0	0	0	0
2.7) Annuities (with life contingencies)	0	0	0	0	0	0
a) Ordinary	0	0	0	0	0	0
b) Variable	0	0	0	0	0	0
c) Modified Guaranteed	0	0	0	0	0	0
d) Equity Indexed	0	0	0	0	0	0
2.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)	0	0	0	0	0	0
2.9) Other Considerations	0	0	0	0	0	0
2.10) TOTAL GROUP	0	0	0	0	0	0
3) TOTAL LIFE	0	0	0	0	0	0
<b>ACCIDENT &amp; HEALTH INSURANCE</b>						
	I	II	III	IV	V	VI
<b>INDIVIDUAL BUSINESS</b>	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
4.1) Comprehensive Medical Expense (see definition on reverse side)	0	0	0	0	0	0
4.2) Medicare Supplement	0	0	0	0	0	0
4.3) Long Term Care	0	0	0	0	0	0
4.4) Specified Disease	0	0	0	0	0	0
4.5) Accident Only	0	0	0	0	0	0
4.6) Disability Income	0	0	0	0	0	0
4.7) Dental	0	0	0	0	0	0
4.8) Limited Benefit	0	0	0	0	0	0
4.9) Short Term Credit Disability (less than 10 years)	0	0	0	0	0	0
4.10) Long Term Credit Disability (Mortgage)	0	0	0	0	0	0
4.11) Credit Unemployment	0	0	0	0	0	0
4.12) Stop Loss	0	0	0	0	0	0
4.13) Medicare Part D	0	0	0	0	0	0
4.14) Medicare Advantage/Medicare PPO Product	0	0	0	0	0	0
4.15) TOTAL INDIVIDUAL	0	0	0	0	0	0
<b>GROUP BUSINESS</b>						
5.1) Comprehensive Medical Expense	0	0	0	0	0	0
a) Small employer (2-50 employees)	0	0	0	0	0	0
b) Large employer/union (over 50 employees)	0	0	0	0	0	0
c) Association	0	0	0	0	0	0
d) Discretionary	0	0	0	0	0	0
e) Federal Employees (line 24.1)	0	0	0	0	0	0
5.2) Medicare Supplement	0	0	0	0	0	0
5.3) Long Term Care	0	0	0	0	0	0
5.4) Specified Disease	0	0	0	0	0	0
5.5) Accident Only	0	0	0	0	0	0
5.6) Disability Income	0	0	0	0	0	0
5.7) Dental	0	0	0	0	0	0
5.8) Limited Benefit	0	0	0	0	0	0
5.9) Short Term Credit Disability (less than 10 years)	0	0	0	0	0	0
5.10) Long Term Credit Disability (Mortgage)	0	0	0	0	0	0
5.11) Credit Unemployment	0	0	0	0	0	0
5.12) Stop Loss	0	0	0	0	0	0
5.13) Medicare Part D	0	0	0	0	0	0
5.14) Medicare Advantage/Medicare PPO Product	0	0	0	0	0	0
5.15) TOTAL GROUP	0	0	0	0	0	0
6) TOTAL ACCIDENT & HEALTH	0	0	0	0	0	0
SEE REVERSE SIDE FOR ADDITIONAL INFORMATION NEEDED FOR SMALL EMPLOYERS AND ASSOCIATIONS						

ADDITIONAL SMALL EMPLOYER COMPREHENSIVE MEDICAL EXPENSE INFORMATION						
	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
7.1) Small employer (3-25 employees)	0	0	0	0	0	0
7.2) Number of insured employers reported on Line 5.1a: 0						
7.3) Number of insured employers reported on Line 7.1: 0						
ADDITIONAL ASSOCIATION INFORMATION						
	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
8.1) Small employers (3-25 employees) in associations with rate differentials exceeding 20 percent.	0	0	0	0	0	0
8.2) Small employers (3-25 employees) in associations with rate differentials NOT exceeding 20 percent.	0	0	0	0	0	0
8.3) Large employers in association plans with rate differentials exceeding 20 percent.	0	0	0	0	0	0
8.4) Large employers in association plans with rate differentials NOT exceeding 20 percent.	0	0	0	0	0	0
8.1a) Number of insured employers reported on Line 8.1: 0						
8.2a) Number of insured employers reported on Line 8.2: 0						
8.3a) Number of insured employers reported on Line 8.3: 0						
8.4a) Number of insured employers reported on Line 8.4: 0						

  

**DEFINITIONS FOR SPECIFIC LINES OF BUSINESS**

**NUMBER OF INSURED AS OF DECEMBER 31 OF REPORT YEAR:**  
For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders, plus all dependents.

**COMPREHENSIVE MEDICAL EXPENSE:**  
This category includes major medical, comprehensive medical and other hospital-surgical-medical benefit plans designed to be the insured person's primary health benefit coverage. Do not include plans covering less than 50% of incurred expenses.

**LIMITED BENEFIT:**  
Includes vision, nursing care (other than long-term care), hospital indemnity and any other single service plan or program, not otherwise reported herein.

**SMALL EMPLOYER:**  
(2-50 employees) (Line 5.1a): This term means major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**ASSOCIATION:**  
(Line 5.1c): This term means major medical or comprehensive group medical expense insurance coverage sold to members of associations THAT IS NOT subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**SMALL EMPLOYER:**  
(3-25 employees) (Line 7.1): This term means major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

**STOP LOSS:**  
Include any premium for employer self-funded group health plan excess loss coverage, including any such coverage issued or provided through minimum premium plans or other self funded health benefit plans.

**MEDICARE PART D:**  
Pursuant to the Medicare Modernization Act, companies writing prescription drug coverage, through Medicare Part D, must report their data on line numbers 4.13 and/or 5.13.

**MEDICARE ADVANTAGE:**  
A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.

**ADDITIONAL ASSOCIATION INFORMATION (LINES 8.1 THROUGH 8.4):**  
Report only business that offers coverage to associations that include both small (3-25 employees) and large employers. Please refer to the instructions that were included in your packet for additional information.

If additional definitions are needed for detail lines of business, please send a self-addressed stamped envelope to this office (no phone calls please).

**EXPLANATION IF PREMIUMS ARE REPORTED, BUT NO INSURED:**





# TABLE OF CONTENTS

Historical Trends By Line of Business	3
<b>LIFE INSURANCE</b>	
Total Life - By Line of Business	25
Individual Life – By Line of Business By Company	
Whole Life	29
Term Life	34
Universal Life	39
Graded Death Benefits	43
Credit Life	44
Variable Life	45
Annuities	
Ordinary	47
Variable	51
Modified Guaranteed	53
Equity Indexed	54
Deposit-Type Funds	55
Other Considerations	58
Total Individual Life	59
Group Life – By Line of Business By Company	
Whole Life	67
Term Life	69
Universal Life	72
Graded Death Benefits	73
Credit Life	74
Variable Life	75
Annuities	
Ordinary	76
Variable	78
Modified Guaranteed	79
Equity Indexed	80
Deposit-Type Funds	81
Other Considerations	82
Total Group Life	83
Total Life Business – By Company	89

<b>ACCIDENT &amp; HEALTH INSURANCE</b>	
<b>Total Accident &amp; Health - By Line of Business</b>	<b>99</b>
<b>Individual Accident &amp; Health – By Line of Business By Company</b>	
Medical Expense	103
Medicare Supplement	104
Long Term Care	106
Specified Disease	108
Accident Only	110
Disability Income	112
Dental	115
Limited Benefit	116
Short Term Credit Disability	118
Long Term Credit Disability	119
Stop Loss	120
Medicare Part D	121
Medicare Advantage/Medicare PPO Product	122
Total Individual Accident & Health	123
<b>Group Accident &amp; Health – By Line of Business By Company</b>	
Medical Expenses – Small Employer (2 – 50 Employees)	131
Medical Expenses – Small Employer (3 – 25 Employees)	132
Medical Expenses – Large Employer	133
Medical Expenses – Association	134
Medical Expenses – Discretionary	135
Medical Expenses – Federal Employees	136
Total Comprehensive Medical Expenses	137
Medicare Supplement	138
Long Term Care	139
Specified Disease	140
Accident Only	141
Disability Income	143
Dental	145
Limited Benefit	147
Short Term Credit Disability	149
Long Term Credit Disability	150
Stop Loss	151
Medicare Part D	152
Medicare Advantage/Medicare PPO Product	153
Total Group Accident & Health	154
<b>Total Accident &amp; Health Business – By Company</b>	<b>161</b>
<b>Life, Accident &amp; Health Companies Mail Addresses     &amp; Telephone Numbers</b>	<b>169</b>

**HISTORICAL TRENDS  
BY  
LINE OF BUSINESS**

**2007- 2016**



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## INDIVIDUAL WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$694,747,666	\$790,985,364	\$319,678,240	113.85%	159.87%	-4.20%
2008	\$748,437,727	\$736,438,264	\$338,046,133	98.40%	143.56%	7.73%
2009	\$799,312,076	\$774,801,316	\$307,533,931	96.93%	135.41%	6.80%
2010	\$758,779,078	\$816,381,087	\$303,342,750	107.59%	147.57%	-5.07%
2011	\$786,350,923	\$863,513,981	\$299,868,378	109.81%	147.95%	3.63%
2012	\$800,035,507	\$1,046,845,286	\$295,802,034	130.85%	167.82%	1.74%
2013	\$755,530,524	\$855,022,454	\$273,724,432	113.17%	149.40%	-5.56%
2014	\$729,180,975	\$818,993,472	\$281,953,922	112.32%	150.98%	-3.49%
2015	\$728,998,826	\$792,816,948	\$288,003,675	108.75%	148.26%	-0.02%
2016	\$764,184,981	\$790,506,056	\$289,185,492	103.44%	141.29%	4.83%

## INDIVIDUAL TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$425,122,250	\$261,285,814	\$9,199,275	61.46%	63.63%	30.84%
2008	\$395,958,904	\$290,161,126	\$8,651,368	73.28%	75.47%	-6.86%
2009	\$423,071,586	\$304,322,036	\$8,376,438	71.93%	73.91%	6.85%
2010	\$439,557,425	\$297,048,781	\$9,068,723	67.58%	69.64%	3.90%
2011	\$457,331,590	\$360,743,348	\$9,032,450	78.88%	80.86%	4.04%
2012	\$459,199,454	\$284,546,888	\$9,327,670	61.97%	64.00%	0.41%
2013	\$486,256,025	\$284,136,851	\$9,019,426	58.43%	60.29%	5.89%
2014	\$484,969,357	\$303,835,016	\$8,678,012	62.65%	64.44%	-0.26%
2015	\$511,193,270	\$339,538,182	\$8,441,483	66.42%	68.07%	5.41%
2016	\$515,043,648	\$287,841,564	\$8,464,889	55.89%	57.53%	0.75%

## INDIVIDUAL UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$515,700,108	\$341,779,305	\$4,735,773	66.27%	67.19%	1.67%
2008	\$506,318,432	\$538,538,821	\$4,688,405	106.36%	107.29%	-1.82%
2009	\$536,202,703	\$501,958,628	\$4,796,339	93.61%	94.51%	5.90%
2010	\$565,873,745	\$539,744,964	\$4,768,418	95.38%	96.23%	5.53%
2011	\$568,381,773	\$446,012,031	\$3,756,845	78.47%	79.13%	0.44%
2012	\$584,005,588	\$578,379,507	\$4,448,899	99.04%	99.80%	2.75%
2013	\$677,869,479	\$711,940,887	\$10,770,507	105.03%	106.62%	16.07%
2014	\$657,668,471	\$852,420,020	\$10,606,141	129.61%	131.23%	-2.98%
2015	\$705,749,417	\$839,767,533	\$9,782,936	118.99%	120.38%	7.31%
2016	\$676,787,654	\$819,081,062	\$8,804,115	121.02%	122.33%	-4.10%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## INDIVIDUAL GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$23,472,241	\$9,939,838	\$34,632	42.35%	42.49%	162.63%
2008	\$8,864,756	\$7,687,584	\$29,669	86.72%	87.06%	-62.23%
2009	\$8,757,712	\$6,806,522	\$43,061	77.72%	78.21%	-1.21%
2010	\$9,644,719	\$8,060,521	\$40,640	83.57%	84.00%	10.13%
2011	\$10,099,031	\$6,625,480	\$34,471	65.61%	65.95%	4.71%
2012	\$9,625,013	\$10,564,560	\$31,394	109.76%	110.09%	-4.69%
2013	\$10,092,708	\$7,830,401	\$27,778	77.58%	77.86%	4.86%
2014	\$10,423,282	\$7,318,417	\$22,086	70.21%	70.42%	3.28%
2015	\$11,447,960	\$8,800,530	\$16,088	76.87%	77.01%	9.83%
2016	\$12,682,716	\$8,345,230	\$13,428	65.80%	65.91%	10.79%

## INDIVIDUAL CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$1,789,474	\$1,088,251	\$0	60.81%	60.81%	-63.23%
2008	\$1,547,031	\$1,128,422	\$0	72.94%	72.94%	-13.55%
2009	\$1,261,983	\$924,148	\$0	73.23%	73.23%	-18.43%
2010	\$1,354,198	\$898,378	\$0	66.34%	66.34%	7.31%
2011	\$1,270,595	\$660,841	\$0	52.01%	52.01%	-6.17%
2012	\$1,235,586	\$527,394	\$0	42.68%	42.68%	-2.76%
2013	\$1,216,284	\$633,652	\$0	52.10%	52.10%	-1.56%
2014	\$1,150,748	\$587,641	\$0	51.07%	51.07%	-5.39%
2015	\$832,714	\$639,152	\$0	76.76%	76.76%	-27.64%
2016	\$1,343,514	\$974,962	\$0	72.57%	72.57%	61.34%

## INDIVIDUAL VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$247,583,451	\$187,770,718	\$3,803,419	75.84%	77.38%	-7.62%
2008	\$277,320,633	\$206,589,636	\$6,038,403	74.49%	76.67%	12.01%
2009	\$240,292,022	\$179,561,163	\$6,092,383	74.73%	77.26%	-13.35%
2010	\$177,275,171	\$171,285,619	\$3,860,704	96.62%	98.80%	-26.23%
2011	\$166,464,971	\$207,194,066	\$3,502,166	124.47%	126.57%	-6.10%
2012	\$150,126,810	\$213,260,154	\$3,939,903	142.05%	144.68%	-9.81%
2013	\$154,021,510	\$193,664,071	\$4,227,032	125.74%	128.48%	2.59%
2014	\$190,430,914	\$253,784,069	\$4,512,315	133.27%	135.64%	23.64%
2015	\$169,617,933	\$257,993,770	\$4,607,563	152.10%	154.82%	-10.93%
2016	\$162,552,940	\$261,222,359	\$4,317,521	160.70%	163.36%	-4.17%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## INDIVIDUAL ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$1,079,427,402	\$1,560,890,843	\$53,486,559	144.60%	149.56%	-0.90%
2008	\$1,631,861,118	\$1,466,679,173	\$51,748,396	89.88%	93.05%	51.18%
2009	\$1,881,745,967	\$1,193,717,953	\$26,323,356	63.44%	64.84%	15.31%
2010	\$1,309,778,605	\$1,144,776,801	\$31,444,836	87.40%	89.80%	-30.40%
2011	\$1,192,968,099	\$1,258,219,180	\$34,403,385	105.47%	108.35%	-8.92%
2012	\$1,498,421,322	\$1,202,769,908	\$33,382,396	80.27%	82.50%	25.60%
2013	\$820,481,192	\$1,231,817,167	\$36,978,880	150.13%	154.64%	-45.24%
2014	\$760,899,614	\$1,314,658,911	\$39,970,327	172.78%	178.03%	-7.26%
2015	\$1,010,352,796	\$1,417,074,100	\$37,848,313	140.26%	144.00%	32.78%
2016	\$789,558,816	\$1,088,175,289	\$42,145,400	137.82%	143.16%	-21.85%

## INDIVIDUAL VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$1,522,786,782	\$1,225,527,244	\$641,646	80.48%	80.52%	39.84%
2008	\$1,543,627,079	\$1,082,655,878	\$710,225	70.14%	70.18%	1.37%
2009	\$1,582,794,395	\$889,922,798	\$656,824	56.22%	56.27%	2.54%
2010	\$2,487,777,384	\$1,237,313,379	\$415,628	49.74%	49.75%	57.18%
2011	\$3,230,892,805	\$1,576,113,885	\$494,908	48.78%	48.80%	29.87%
2012	\$2,687,721,551	\$1,680,738,736	\$568,899	62.53%	62.56%	-16.81%
2013	\$3,471,380,983	\$2,117,973,913	\$544,165	61.01%	61.03%	29.16%
2014	\$3,640,759,573	\$2,683,168,752	\$576,892	73.70%	73.71%	4.88%
2015	\$2,880,957,952	\$2,641,997,771	\$623,014	91.71%	91.73%	-20.87%
2016	\$2,025,792,307	\$2,571,025,163	\$591,721	126.91%	126.94%	-29.68%

## INDIVIDUAL MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$48,616,121	\$43,945,474	\$0	90.39%	90.39%	53.05%
2008	\$39,764,892	\$13,353,309	\$0	33.58%	33.58%	-18.21%
2009	\$40,813,426	\$26,731,280	\$0	65.50%	65.50%	2.64%
2010	\$12,197,132	\$15,685,937	\$0	128.60%	128.60%	-70.11%
2011	\$12,101,438	\$43,843,642	\$0	362.30%	362.30%	-0.78%
2012	\$9,937,661	\$41,620,510	\$0	418.82%	418.82%	-17.88%
2013	\$7,089,932	\$25,807,169	\$0	364.00%	364.00%	-28.66%
2014	\$6,632,131	\$29,208,591	\$0	440.41%	440.41%	-6.46%
2015	\$8,061,782	\$19,973,129	\$0	247.75%	247.75%	21.56%
2016	\$14,436,721	\$20,077,016	\$0	139.07%	139.07%	79.08%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## INDIVIDUAL EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$428,750,802	\$154,362,112	\$0	36.00%	36.00%	-3.91%
2008	\$435,444,489	\$211,062,150	\$0	48.47%	48.47%	1.56%
2009	\$560,333,304	\$299,230,120	\$0	53.40%	53.40%	28.68%
2010	\$566,551,393	\$321,163,131	\$0	56.69%	56.69%	1.11%
2011	\$569,608,781	\$313,033,675	\$0	54.96%	54.96%	0.54%
2012	\$660,252,499	\$351,376,494	\$0	53.22%	53.22%	15.91%
2013	\$825,068,718	\$347,149,984	\$0	42.08%	42.08%	24.96%
2014	\$1,257,275,749	\$395,437,039	\$0	31.45%	31.45%	52.38%
2015	\$1,052,902,085	\$205,920,922	\$0	19.56%	19.56%	-16.26%
2016	\$1,418,178,246	\$441,305,718	\$0	31.12%	31.12%	34.69%

## INDIVIDUAL DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$96,311,198	\$52,897,047	\$84,040	54.92%	55.01%	5.15%
2008	\$82,238,597	\$48,286,363	\$114,856	58.71%	58.85%	-14.61%
2009	\$91,432,950	\$34,187,288	\$97,555	37.39%	37.50%	11.18%
2010	\$102,674,813	\$36,662,224	\$74,101	35.71%	35.78%	12.30%
2011	\$147,958,412	\$46,172,956	\$51,646	31.21%	31.24%	44.10%
2012	\$113,713,896	\$41,737,183	\$15,307	36.70%	36.72%	-23.14%
2013	\$122,821,821	\$37,761,413	\$0	30.74%	30.74%	8.01%
2014	\$86,004,822	\$43,516,745	\$0	50.60%	50.60%	-29.98%
2015	\$86,489,700	\$48,147,581	-\$1	55.67%	55.67%	0.56%
2016	\$93,163,703	\$62,905,018	\$0	67.52%	67.52%	7.72%

## INDIVIDUAL OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$523,533,060	\$469,141,807	\$127	89.61%	89.61%	0.69%
2008	\$421,007,575	\$376,030,181	\$133	89.32%	89.32%	-19.58%
2009	\$172,110,079	\$283,964,187	\$139	164.99%	164.99%	-59.12%
2010	\$123,482,526	\$309,688,784	\$146	250.80%	250.80%	-28.25%
2011	\$146,503,239	\$337,569,411	\$152	230.42%	230.42%	18.64%
2012	\$116,025,769	\$341,407,909	\$158	294.25%	294.25%	-20.80%
2013	\$108,285,299	\$442,318,808	\$164	408.48%	408.48%	-6.67%
2014	\$94,471,695	\$397,965,125	\$0	421.25%	421.25%	-12.76%
2015	\$103,558,273	\$255,857,454	\$0	247.07%	247.07%	9.62%
2016	\$85,428,719	\$210,492,899	\$0	246.40%	246.40%	-17.51%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$31,286,221	\$238,746,197	\$75,377	763.10%	763.34%	-6.17%
2008	\$34,361,533	\$143,596,796	\$269,837	417.90%	418.69%	9.83%
2009	\$33,265,813	\$256,477,980	\$20,515	771.00%	771.06%	-3.19%
2010	\$73,423,631	\$214,052,894	\$827,390	291.53%	292.66%	120.72%
2011	\$40,851,047	\$297,389,377	\$7,936	727.98%	728.00%	-44.36%
2012	\$43,223,282	\$133,327,424	\$18,881	308.46%	308.51%	5.81%
2013	\$44,471,778	\$67,139,980	\$38,790	150.97%	151.06%	2.89%
2014	\$47,375,128	\$85,366,637	\$72,007	180.19%	180.34%	6.53%
2015	\$53,726,734	\$105,148,186	\$40,128	195.71%	195.78%	13.41%
2016	\$95,534,219	\$154,543,685	\$516,819	161.77%	162.31%	77.82%

## GROUP TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$431,403,454	\$359,258,987	\$1,514,546	83.28%	83.63%	0.38%
2008	\$441,547,932	\$389,417,306	\$1,921,557	88.19%	88.63%	2.35%
2009	\$455,540,029	\$489,986,143	\$1,468,996	107.56%	107.88%	3.17%
2010	\$385,905,526	\$439,920,936	\$1,057,661	114.00%	114.27%	-15.29%
2011	\$447,738,187	\$523,710,194	\$1,506,242	116.97%	117.30%	16.02%
2012	\$449,567,475	\$372,423,531	\$1,582,466	82.84%	83.19%	0.41%
2013	\$461,332,940	\$410,753,431	\$959,139	89.04%	89.24%	2.62%
2014	\$473,735,764	\$378,880,189	\$1,702,453	79.98%	80.34%	2.69%
2015	\$484,429,841	\$376,373,301	\$1,322,907	77.69%	77.97%	2.26%
2016	\$475,230,911	\$297,520,323	\$1,169,131	62.61%	62.85%	-1.90%

## GROUP UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$29,674,076	\$29,573,775	\$54,621	99.66%	99.85%	1.27%
2008	\$27,685,127	\$43,898,383	\$59,145	158.56%	158.78%	-6.70%
2009	\$27,944,222	\$81,431,567	\$57,450	291.41%	291.61%	0.94%
2010	\$22,774,494	\$43,994,485	\$0	193.17%	193.17%	-18.50%
2011	\$31,832,669	\$51,013,309	\$56,713	160.25%	160.43%	39.77%
2012	\$48,872,170	\$241,864,937	\$19,473	494.89%	494.93%	53.53%
2013	\$77,757,547	\$265,174,721	\$32,009	341.03%	341.07%	59.10%
2014	\$67,546,946	\$258,151,447	\$60,805	382.18%	382.27%	-13.13%
2015	\$114,894,398	\$203,011,137	\$31,604	176.69%	176.72%	70.10%
2016	\$67,893,912	\$196,644,718	\$1,472	289.64%	289.64%	-40.91%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$6,804,008	\$4,996,951	\$0	73.44%	73.44%	11.93%
2008	\$6,688,145	\$4,542,822	\$0	67.92%	67.92%	-1.70%
2009	\$6,536,371	\$5,226,765	\$0	79.96%	79.96%	-2.27%
2010	\$6,442,118	\$5,515,759	\$0	85.62%	85.62%	-1.44%
2011	\$6,579,972	\$5,041,623	\$0	76.62%	76.62%	2.14%
2012	\$6,778,410	\$29,722,021	\$0	438.48%	438.48%	3.02%
2013	\$9,521,830	\$20,030,580	\$0	210.36%	210.36%	40.47%
2014	\$8,869,181	\$19,448,194	\$0	219.28%	219.28%	-6.85%
2015	\$8,338,956	\$64,330,512	\$0	771.45%	771.45%	-5.98%
2016	\$8,630,997	\$68,685,851	\$0	795.80%	795.80%	3.50%

## GROUP CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$34,865,411	\$16,000,567	\$14,676	45.89%	45.93%	9.07%
2008	\$28,058,128	\$16,504,778	\$29,790	58.82%	58.93%	-19.52%
2009	\$20,030,083	\$13,839,317	\$0	69.09%	69.09%	-28.61%
2010	\$18,951,964	\$14,064,472	\$20,835	74.21%	74.32%	-5.38%
2011	\$18,693,496	\$12,039,223	\$0	64.40%	64.40%	-1.36%
2012	\$19,441,996	\$10,086,360	\$17,195	51.88%	51.97%	4.00%
2013	\$18,284,588	\$10,102,456	\$0	55.25%	55.25%	-5.95%
2014	\$19,008,688	\$9,917,443	\$0	52.17%	52.17%	3.96%
2015	\$18,627,969	\$8,761,786	\$0	47.04%	47.04%	-2.00%
2016	\$13,912,434	\$7,687,726	\$0	55.26%	55.26%	-25.31%

## GROUP VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$140,088,224	\$20,329,605	\$7,434	14.51%	14.52%	523.29%
2008	\$20,806,062	\$68,233,492	\$6,875	327.95%	327.98%	-85.15%
2009	\$18,108,043	\$60,643,235	\$11,903	334.90%	334.96%	-12.97%
2010	\$13,744,813	\$23,437,707	\$15,512	170.52%	170.63%	-24.10%
2011	\$16,235,622	\$23,322,145	\$16,109	143.65%	143.75%	18.12%
2012	\$10,023,961	\$25,609,049	\$4,605	255.48%	255.52%	-38.26%
2013	\$11,089,927	\$28,180,830	\$9,373	254.11%	254.20%	10.63%
2014	\$18,608,285	\$26,580,443	\$17,789	142.84%	142.94%	67.79%
2015	\$30,024,097	\$42,388,462	\$9,994	141.18%	141.21%	61.35%
2016	\$18,528,536	\$38,102,975	\$17,537	205.64%	205.74%	-38.29%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$520,287,792	\$519,994,112	\$6,621,363	99.94%	101.22%	4.58%
2008	\$784,092,407	\$690,989,009	\$8,208,130	88.13%	89.17%	50.70%
2009	\$526,376,668	\$523,939,409	\$1,467,933	99.54%	99.82%	-32.87%
2010	\$377,742,889	\$354,147,826	\$3,527,400	93.75%	94.69%	-28.24%
2011	\$443,394,917	\$371,677,173	\$4,816,386	83.83%	84.91%	17.38%
2012	\$1,286,599,473	\$569,582,297	\$4,885,938	44.27%	44.65%	190.17%
2013	\$1,215,358,820	\$445,542,674	\$5,670,377	36.66%	37.13%	-5.54%
2014	\$1,250,302,650	\$518,116,456	\$7,108,176	41.44%	42.01%	2.88%
2015	\$1,195,012,181	\$632,679,012	\$6,638,324	52.94%	53.50%	-4.42%
2016	\$1,703,283,340	\$556,963,478	\$9,279,531	32.70%	33.24%	42.53%

## GROUP VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$882,713,398	\$718,594,840	\$37,202	81.41%	81.41%	14.94%
2008	\$897,918,963	\$747,341,043	\$0	83.23%	83.23%	1.72%
2009	\$547,337,447	\$511,661,999	\$1,946	93.48%	93.48%	-39.04%
2010	\$461,435,583	\$634,639,714	\$0	137.54%	137.54%	-15.69%
2011	\$469,744,128	\$695,938,740	\$0	148.15%	148.15%	1.80%
2012	\$611,769,937	\$674,865,198	\$0	110.31%	110.31%	30.23%
2013	\$775,270,229	\$725,001,321	\$2,172	93.52%	93.52%	26.73%
2014	\$834,068,124	\$820,780,376	\$2,897	98.41%	98.41%	7.58%
2015	\$633,963,080	\$821,918,720	\$3,750	129.65%	129.65%	-23.99%
2016	\$331,512,675	\$768,255,823	\$3,934	231.74%	231.74%	-47.71%

## GROUP MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$145,866,166	\$139,370,859	\$0	95.55%	95.55%	306.53%
2008	\$236,852,631	\$6,487,727	\$0	2.74%	2.74%	62.38%
2009	\$76,788,865	\$28,793,626	\$0	37.50%	37.50%	-67.58%
2010	\$17,091,150	\$115,767,079	\$0	677.35%	677.35%	-77.74%
2011	\$10,975,950	\$26,981,758	\$0	245.83%	245.83%	-35.78%
2012	\$860,724	\$19,799,074	\$0	2300.28%	2300.28%	-92.16%
2013	\$5,860,842	\$14,890,899	\$0	254.07%	254.07%	580.92%
2014	\$3,103,215	\$22,285,399	\$0	718.14%	718.14%	-47.05%
2015	\$194,358	\$8,532,691	\$0	4390.19%	4390.19%	-93.74%
2016	\$94,060	\$6,677,282	\$0	7098.96%	7098.96%	-51.60%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$18,796,075	\$21,419,128	\$0	113.96%	113.96%	16.15%
2008	\$14,724,952	\$41,748,247	\$0	283.52%	283.52%	-21.66%
2009	\$20,181,148	\$23,140,567	\$0	114.66%	114.66%	37.05%
2010	\$5,545,801	\$27,415,516	\$0	494.35%	494.35%	-72.52%
2011	\$7,655,126	\$30,004,800	\$0	391.96%	391.96%	38.03%
2012	\$3,875,811	\$32,528,069	\$0	839.26%	839.26%	-49.37%
2013	\$2,063,163	\$29,552,692	\$0	1432.40%	1432.40%	-46.77%
2014	\$10,449,121	\$24,703,135	\$0	236.41%	236.41%	406.46%
2015	\$8,352,794	\$26,979,194	\$0	323.00%	323.00%	-20.06%
2016	\$542,624	\$29,594,519	\$0	5453.96%	5453.96%	-93.50%

## GROUP DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$632,677,212	\$236,549,654	\$0	37.39%	37.39%	-21.30%
2008	\$638,626,738	\$176,877,540	\$0	27.70%	27.70%	0.94%
2009	\$438,035,129	\$223,147,429	\$0	50.94%	50.94%	-31.41%
2010	\$366,117,028	\$47,704,800	\$0	13.03%	13.03%	-16.42%
2011	\$440,123,270	\$62,217,325	\$0	14.14%	14.14%	20.21%
2012	\$628,330,497	\$66,943,569	\$0	10.65%	10.65%	42.76%
2013	\$771,451,359	\$74,484,253	\$0	9.66%	9.66%	22.78%
2014	\$906,292,397	\$90,102,664	\$0	9.94%	9.94%	17.48%
2015	\$857,318,280	\$121,690,165	\$0	14.19%	14.19%	-5.40%
2016	\$803,805,299	\$104,796,055	\$0	13.04%	13.04%	-6.24%

## GROUP OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$752,113,800	\$523,935,827	\$433,229	69.66%	69.72%	-41.92%
2008	\$704,136,082	\$547,999,977	\$361,938	77.83%	77.88%	-6.38%
2009	\$897,667,166	\$400,903,559	\$289,300	44.66%	44.69%	27.48%
2010	\$912,689,265	\$983,015,495	\$167,935	107.71%	107.72%	1.67%
2011	\$908,840,653	\$1,132,886,816	\$1,574	124.65%	124.65%	-0.42%
2012	\$906,653,658	\$1,363,028,699	\$2,430	150.34%	150.34%	-0.24%
2013	\$992,689,149	\$907,473,876	\$0	91.42%	91.42%	9.49%
2014	\$974,728,559	\$1,310,530,841	\$0	134.45%	134.45%	-1.81%
2015	\$924,217,317	\$1,050,079,676	\$0	113.62%	113.62%	-5.18%
2016	\$1,046,601,997	\$933,538,010	\$0	89.20%	89.20%	13.24%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$355,794,204	\$252,338,433	70.92%	\$347,742,236	\$255,724,919	73.54%	8.15%
2008	\$370,646,228	\$269,723,548	72.77%	\$370,337,030	\$264,857,277	71.52%	4.17%
2009	\$383,717,305	\$277,701,460	72.37%	\$379,320,792	\$268,794,687	70.86%	3.53%
2010	\$403,756,711	\$278,284,429	68.92%	\$404,165,742	\$276,889,791	68.51%	5.22%
2011	\$403,540,418	\$304,853,227	75.54%	\$393,273,014	\$305,857,550	77.77%	-0.05%
2012	\$414,007,266	\$324,023,037	78.27%	\$423,602,580	\$325,668,927	76.88%	2.59%
2013	\$438,556,358	\$349,105,794	79.60%	\$441,259,579	\$352,000,915	79.77%	5.93%
2014	\$917,829,288	\$836,198,409	91.11%	\$920,167,388	\$905,306,253	98.38%	109.28%
2015	\$1,302,586,263	\$1,140,538,225	87.56%	\$1,305,373,802	\$1,226,933,447	93.99%	41.92%
2016	\$1,566,263,404	\$1,338,566,398	85.46%	\$1,579,256,632	\$1,353,851,215	85.73%	20.24%

## INDIVIDUAL MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$324,879,304	\$243,883,414	75.07%	\$321,465,021	\$260,428,319	81.01%	4.66%
2008	\$332,402,036	\$251,031,533	75.52%	\$336,104,792	\$246,271,450	73.27%	2.32%
2009	\$344,897,933	\$264,372,317	76.65%	\$342,799,172	\$267,428,929	78.01%	3.76%
2010	\$355,636,160	\$262,414,053	73.79%	\$349,586,468	\$257,477,133	73.65%	3.11%
2011	\$391,032,013	\$294,933,638	75.42%	\$387,818,011	\$300,142,075	77.39%	9.95%
2012	\$432,218,959	\$313,127,641	72.45%	\$428,876,386	\$315,120,265	73.48%	10.53%
2013	\$455,009,751	\$329,452,671	72.41%	\$454,441,840	\$328,813,631	72.36%	5.27%
2014	\$482,152,981	\$347,057,903	71.98%	\$485,951,130	\$352,722,718	72.58%	5.97%
2015	\$490,239,680	\$360,881,200	73.61%	\$483,785,674	\$347,175,917	71.76%	1.68%
2016	\$524,098,129	\$387,411,855	73.92%	\$525,564,633	\$385,440,998	73.34%	6.91%

## INDIVIDUAL LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$193,810,804	\$92,957,108	47.96%	\$181,939,093	\$105,722,750	58.11%	4.52%
2008	\$201,668,862	\$99,526,786	49.35%	\$188,620,115	\$127,448,974	67.57%	4.05%
2009	\$206,264,542	\$107,862,055	52.29%	\$196,427,601	\$134,783,035	68.62%	2.28%
2010	\$204,002,042	\$118,750,667	58.21%	\$194,597,847	\$159,793,788	82.11%	-1.10%
2011	\$207,496,536	\$128,905,231	62.12%	\$193,756,171	\$163,123,353	84.19%	1.71%
2012	\$205,162,078	\$140,639,101	68.55%	\$198,031,471	\$183,676,020	92.75%	-1.13%
2013	\$207,446,905	\$149,032,662	71.84%	\$201,536,525	\$165,150,285	81.95%	1.11%
2014	\$216,523,099	\$156,112,233	72.10%	\$212,518,477	\$204,944,227	96.44%	4.38%
2015	\$226,180,312	\$174,251,668	77.04%	\$219,939,917	\$218,484,815	99.34%	4.46%
2016	\$216,940,674	\$183,558,794	84.61%	\$214,069,833	\$201,804,311	94.27%	-4.09%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2007 - 2016

### INDIVIDUAL SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$58,375,685	\$27,492,436	47.10%	\$58,639,713	\$31,366,646	53.49%	8.76%
2008	\$61,270,452	\$29,411,244	48.00%	\$61,653,241	\$31,827,291	51.62%	4.96%
2009	\$65,348,248	\$29,873,193	45.71%	\$65,173,053	\$32,790,176	50.31%	6.66%
2010	\$67,234,847	\$29,771,505	44.28%	\$67,528,994	\$33,107,946	49.03%	2.89%
2011	\$68,187,490	\$31,174,856	45.72%	\$68,789,302	\$32,705,387	47.54%	1.42%
2012	\$71,620,512	\$36,306,670	50.69%	\$71,053,985	\$38,124,188	53.66%	5.03%
2013	\$76,988,550	\$35,184,258	45.70%	\$76,905,133	\$38,065,418	49.50%	7.50%
2014	\$76,499,285	\$36,941,017	48.29%	\$76,551,105	\$38,240,202	49.95%	-0.64%
2015	\$79,941,706	\$38,936,168	48.71%	\$79,734,988	\$41,851,725	52.49%	4.50%
2016	\$83,865,775	\$38,676,703	46.12%	\$84,153,719	\$40,913,514	48.62%	4.91%

### INDIVIDUAL ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$52,708,199	\$23,629,140	44.83%	\$53,124,343	\$25,479,816	47.96%	9.95%
2008	\$55,364,139	\$25,146,994	45.42%	\$56,011,512	\$24,885,905	44.43%	5.04%
2009	\$56,765,950	\$25,067,281	44.16%	\$56,974,426	\$23,358,519	41.00%	2.53%
2010	\$57,040,268	\$25,743,539	45.13%	\$57,342,016	\$26,501,210	46.22%	0.48%
2011	\$58,883,142	\$27,889,908	47.36%	\$59,145,160	\$27,623,899	46.71%	3.23%
2012	\$59,535,290	\$27,176,435	45.65%	\$60,410,372	\$28,289,411	46.83%	1.11%
2013	\$56,610,700	\$23,953,435	42.31%	\$56,692,594	\$23,581,126	41.59%	-4.91%
2014	\$55,711,052	\$24,198,483	43.44%	\$55,621,306	\$25,209,434	45.32%	-1.59%
2015	\$58,683,332	\$27,509,679	46.88%	\$59,637,947	\$36,494,147	61.19%	5.34%
2016	\$67,266,401	\$31,770,058	47.23%	\$65,069,690	\$29,555,834	45.42%	14.63%

### INDIVIDUAL DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$93,938,858	\$51,194,651	54.50%	\$94,168,754	\$67,333,637	71.50%	1.00%
2008	\$98,855,646	\$54,171,917	54.80%	\$99,404,881	\$62,204,792	62.58%	5.23%
2009	\$100,114,890	\$58,330,893	58.26%	\$100,166,356	\$68,256,699	68.14%	1.27%
2010	\$101,661,837	\$59,575,581	58.60%	\$101,823,091	\$67,168,757	65.97%	1.55%
2011	\$105,387,618	\$61,752,219	58.60%	\$103,445,226	\$57,928,897	56.00%	3.66%
2012	\$107,027,647	\$66,651,155	62.27%	\$107,539,883	\$86,051,840	80.02%	1.56%
2013	\$105,542,504	\$71,328,656	67.58%	\$105,371,718	\$74,759,002	70.95%	-1.39%
2014	\$108,615,001	\$75,711,689	69.71%	\$108,036,016	\$79,531,085	73.62%	2.91%
2015	\$106,818,978	\$67,848,508	63.52%	\$106,351,018	\$50,847,245	47.81%	-1.65%
2016	\$109,033,931	\$64,970,401	59.59%	\$108,891,589	\$67,798,163	62.26%	2.07%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## INDIVIDUAL DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$13,166,610	\$6,814,223	51.75%	\$13,197,137	\$6,245,948	47.33%	15.80%
2008	\$14,700,416	\$7,394,294	50.30%	\$14,706,583	\$7,197,429	48.94%	11.65%
2009	\$15,932,970	\$9,245,567	58.03%	\$15,953,279	\$9,198,512	57.66%	8.38%
2010	\$16,385,716	\$10,212,618	62.33%	\$16,248,416	\$10,244,914	63.05%	2.84%
2011	\$18,735,830	\$11,449,933	61.11%	\$18,583,774	\$11,323,993	60.93%	14.34%
2012	\$20,585,953	\$12,405,523	60.26%	\$20,492,069	\$12,768,492	62.31%	9.87%
2013	\$26,365,639	\$14,775,980	56.04%	\$26,384,901	\$14,722,908	55.80%	28.08%
2014	\$31,114,304	\$16,265,975	52.28%	\$30,847,967	\$17,741,835	57.51%	18.01%
2015	\$29,700,365	\$16,157,355	54.40%	\$28,823,472	\$17,988,347	62.41%	-4.54%
2016	\$34,348,959	\$19,272,543	56.11%	\$33,888,563	\$19,798,837	58.42%	15.65%

## INDIVIDUAL LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$36,585,400	\$19,096,230	52.20%	\$36,696,997	\$22,746,280	61.98%	13.68%
2008	\$35,223,506	\$17,334,385	49.21%	\$36,046,099	\$16,536,022	45.87%	-3.72%
2009	\$33,851,985	\$16,090,223	47.53%	\$33,990,072	\$15,289,477	44.98%	-3.89%
2010	\$32,607,359	\$14,486,339	44.43%	\$32,557,670	\$15,171,764	46.60%	-3.68%
2011	\$33,260,202	\$14,973,051	45.02%	\$33,292,598	\$15,018,085	45.11%	2.00%
2012	\$33,897,113	\$14,688,218	43.33%	\$33,974,020	\$14,849,565	43.71%	1.91%
2013	\$35,291,790	\$15,111,733	42.82%	\$35,364,908	\$16,011,121	45.27%	4.11%
2014	\$35,038,403	\$14,762,555	42.13%	\$35,201,561	\$15,150,216	43.04%	-0.72%
2015	\$36,727,590	\$16,052,832	43.71%	\$36,735,278	\$17,324,879	47.16%	4.82%
2016	\$35,588,944	\$14,356,005	40.34%	\$35,722,622	\$14,053,329	39.34%	-3.10%

## INDIVIDUAL SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$1,917,224	\$915,888	47.77%	\$2,355,926	\$571,587	24.26%	38.74%
2008	\$1,064,566	\$630,085	59.19%	\$688,431	-\$162,685	-23.63%	-44.47%
2009	\$1,192,049	\$731,047	61.33%	\$1,857,447	\$656,310	35.33%	11.98%
2010	\$1,290,386	\$466,115	36.12%	\$1,193,036	\$462,122	38.73%	8.25%
2011	\$1,293,238	\$423,836	32.77%	\$978,358	\$298,376	30.50%	0.22%
2012	\$1,547,792	\$429,538	27.75%	\$1,316,928	\$520,160	39.50%	19.68%
2013	\$1,533,569	\$384,684	25.08%	\$1,380,011	\$484,249	35.09%	-0.92%
2014	\$1,624,273	\$374,148	23.03%	\$1,438,629	\$235,053	16.34%	5.91%
2015	\$1,030,479	\$453,061	43.97%	\$1,623,018	\$453,835	27.96%	-36.56%
2016	\$1,064,818	\$601,286	56.47%	\$1,707,260	\$480,787	28.16%	3.33%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## INDIVIDUAL LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$481	\$0	0.00%	\$477	-\$507	-106.29%	3106.67%
2008	\$3,525	\$0	0.00%	\$3,585	\$2,758	76.93%	632.85%
2009	\$2,969	\$100	3.37%	\$2,953	-\$1,634	-55.33%	-15.77%
2010	\$1,621	\$2,408	148.55%	\$13,052	\$132	1.01%	-45.40%
2011	-\$475	\$4,012	-844.63%	\$14,811	\$10,205	68.90%	-129.30%
2012	-\$12	\$4,144	-34533.33%	\$13,952	\$669	4.80%	-97.47%
2013	\$16,742	\$26,972	161.10%	\$36,016	\$44,998	124.94%	-139616.67%
2014	\$8,524	\$37,804	443.50%	\$35,295	-\$147	-0.42%	-49.09%
2015	-\$2,012	\$16,465	-818.34%	\$18,164	\$2,640	14.53%	-123.60%
2016	\$6,056	\$7,249	119.70%	\$10,187	-\$8,149	-79.99%	-400.99%

## INDIVIDUAL CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2008	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2009	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2010	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2011	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2012	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2013	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2014	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2015	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2016	\$0	\$0	N/A	\$0	\$0	N/A	N/A

## INDIVIDUAL STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2008	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2009	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2010	\$66,402	\$0	\$0	\$66,402	\$29,936	\$0	N/A
2011	\$548,182	\$1,615,795	294.76%	\$548,182	\$292,363	53.33%	725.55%
2012	\$1,172,640	\$249,013	21.24%	\$1,172,641	\$1,718,842	146.58%	113.91%
2013	\$1,493,540	\$347,719	23.28%	\$1,493,540	\$848,221	56.79%	27.37%
2014	\$7,400,524	\$2,908,810	39.31%	\$7,400,524	\$4,553,555	61.53%	395.50%
2015	\$6,812,139	\$4,024,159	59.07%	\$6,791,220	\$4,807,619	70.79%	-7.95%
2016	\$5,129,465	\$10,320,358	201.20%	\$5,065,251	\$11,535,863	227.75%	-24.70%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## INDIVIDUAL MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$270,385,684	\$251,574,056	93.04%	\$284,114,632	\$248,105,730	87.33%	-17.24%
2008	\$302,911,489	\$286,325,553	94.52%	\$302,647,817	\$288,004,862	95.16%	12.03%
2009	\$382,523,063	\$309,741,115	80.97%	\$373,640,633	\$305,628,013	81.80%	26.28%
2010	\$381,465,425	\$271,361,702	71.14%	\$382,498,158	\$271,606,450	71.01%	-0.28%
2011	\$326,239,553	\$259,371,912	79.50%	\$322,422,184	\$259,632,480	80.53%	-14.48%
2012	\$369,238,655	\$305,661,699	82.78%	\$365,183,985	\$307,775,521	84.28%	13.18%
2013	\$307,815,776	\$220,070,813	71.49%	\$301,029,937	\$247,536,134	82.23%	-16.64%
2014	\$290,855,000	\$259,035,798	89.06%	\$297,869,741	\$249,412,469	83.73%	-5.51%
2015	\$278,574,895	\$221,293,739	79.44%	\$274,787,020	\$213,307,148	77.63%	-4.22%
2016	\$286,020,800	\$246,839,637	86.30%	\$290,238,250	\$230,773,846	79.51%	2.67%

## INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$285,599,274	\$216,845,340	75.93%	\$286,228,563	\$230,982,475	80.70%	121.47%
2008	\$517,594,148	\$426,220,010	82.35%	\$518,891,924	\$428,841,919	82.65%	81.23%
2009	\$651,009,521	\$546,396,572	83.93%	\$646,971,608	\$545,709,429	84.35%	25.78%
2010	\$687,726,290	\$584,882,519	85.05%	\$688,549,873	\$569,541,064	82.72%	5.64%
2011	\$633,001,121	\$510,785,888	80.69%	\$633,285,444	\$514,164,052	81.19%	-7.96%
2012	\$675,746,804	\$539,764,950	79.88%	\$677,581,956	\$540,333,719	79.74%	6.75%
2013	\$692,548,832	\$646,320,274	93.32%	\$696,517,314	\$646,329,897	92.79%	2.49%
2014	\$430,507,723	\$355,661,255	82.61%	\$430,474,834	\$357,703,596	83.10%	-37.84%
2015	\$399,999,652	\$331,455,998	82.86%	\$399,680,863	\$326,264,355	81.63%	-7.09%
2016	\$530,769,338	\$410,981,886	77.43%	\$531,124,265	\$421,690,266	79.40%	32.69%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (2 - 50 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$967,933,529	\$734,944,627	75.93%	\$967,269,138	\$744,232,104	76.94%	9.17%
2008	\$1,062,144,740	\$795,089,132	74.86%	\$1,061,986,721	\$808,384,127	76.12%	9.73%
2009	\$1,041,682,994	\$812,992,214	78.05%	\$1,042,234,055	\$818,223,529	78.51%	-1.93%
2010	\$1,170,130,926	\$857,038,070	73.24%	\$1,170,358,339	\$863,867,476	73.81%	12.33%
2011	\$1,240,919,214	\$912,495,981	73.53%	\$1,219,533,648	\$905,726,448	74.27%	6.05%
2012	\$1,206,310,177	\$922,953,524	76.51%	\$1,220,304,803	\$929,551,460	76.17%	-2.79%
2013	\$1,239,216,740	\$923,592,671	74.53%	\$1,244,763,474	\$937,673,203	75.33%	2.73%
2014	\$1,142,248,689	\$831,655,694	72.81%	\$1,151,819,957	\$839,055,845	72.85%	-7.82%
2015	\$1,141,910,983	\$869,814,187	76.17%	\$1,142,851,740	\$873,452,937	76.43%	-0.03%
2016	\$1,155,849,485	\$862,070,854	74.58%	\$1,157,345,761	\$871,260,520	75.28%	1.22%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$617,700,807	\$451,517,775	73.10%	\$623,326,131	\$485,994,031	77.97%	2.14%
2008	\$504,871,060	\$354,742,562	70.26%	\$506,495,717	\$384,152,443	75.85%	-18.27%
2009	\$678,297,673	\$417,470,311	61.55%	\$679,111,300	\$514,290,874	75.73%	34.35%
2010	\$734,466,521	\$525,253,930	71.52%	\$735,546,237	\$512,454,791	69.67%	8.28%
2011	\$755,301,467	\$537,091,033	71.11%	\$743,950,525	\$528,506,564	71.04%	2.84%
2012	\$583,451,091	\$430,006,305	73.70%	\$590,585,297	\$432,863,944	73.29%	-22.75%
2013	\$722,614,630	\$512,196,185	70.88%	\$723,443,997	\$520,098,615	71.89%	23.85%
2014	\$527,499,741	\$389,866,086	73.91%	\$528,638,293	\$391,545,946	74.07%	-27.00%
2015	\$668,203,305	\$482,937,558	72.27%	\$667,995,177	\$485,118,181	72.62%	26.67%
2016	\$632,819,124	\$466,136,053	73.66%	\$636,017,346	\$468,358,036	73.64%	-5.30%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$1,734,986,043	\$1,460,725,710	84.19%	\$1,732,987,386	\$1,475,263,750	85.13%	9.75%
2008	\$1,957,296,360	\$1,613,528,243	82.44%	\$1,969,128,831	\$1,603,626,587	81.44%	12.81%
2009	\$2,055,332,127	\$1,775,423,333	86.38%	\$2,050,451,124	\$1,775,691,917	86.60%	5.01%
2010	\$2,002,684,307	\$1,647,874,254	82.28%	\$2,001,689,869	\$1,634,484,226	81.66%	-2.56%
2011	\$2,043,759,231	\$1,646,720,986	80.57%	\$2,034,772,780	\$1,677,153,032	82.42%	2.05%
2012	\$2,114,877,846	\$1,755,535,780	83.01%	\$2,118,110,754	\$1,768,789,278	83.51%	3.48%
2013	\$2,050,460,682	\$1,728,158,433	84.28%	\$2,047,788,163	\$1,714,039,659	83.70%	-3.05%
2014	\$2,004,949,742	\$1,652,444,180	82.42%	\$1,993,919,906	\$1,623,044,418	81.40%	-2.22%
2015	\$2,007,103,666	\$1,684,312,933	83.92%	\$2,003,173,649	\$1,646,221,270	82.18%	0.11%
2016	\$2,092,055,998	\$1,784,799,000	85.31%	\$2,093,048,178	\$1,763,747,231	84.27%	4.23%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$135,911,686	\$85,819,359	63.14%	\$138,782,958	\$84,663,539	61.00%	5.37%
2008	\$144,915,810	\$94,952,549	65.52%	\$144,550,844	\$93,731,192	64.84%	6.62%
2009	\$154,919,191	\$94,458,209	60.97%	\$156,553,148	\$94,571,806	60.41%	6.90%
2010	\$176,302,725	\$111,571,200	63.28%	\$175,576,748	\$113,379,188	64.58%	13.80%
2011	\$213,067,406	\$152,451,260	71.55%	\$208,603,416	\$153,251,127	73.47%	20.85%
2012	\$210,628,599	\$160,926,194	76.40%	\$212,603,261	\$161,360,391	75.90%	-1.14%
2013	\$207,186,021	\$151,685,312	73.21%	\$208,643,668	\$152,833,979	73.25%	-1.63%
2014	\$176,373,796	\$143,196,477	81.19%	\$179,721,808	\$139,197,534	77.45%	-14.87%
2015	\$126,541,131	\$96,812,461	76.51%	\$131,346,793	\$94,855,503	72.22%	-28.25%
2016	\$99,276,507	\$67,789,007	68.28%	\$94,674,641	\$61,572,177	65.04%	-21.55%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$32,203,112	\$23,679,525	73.53%	\$32,174,354	\$23,347,963	72.57%	367.71%
2008	\$36,690,261	\$26,512,256	72.26%	\$36,569,867	\$27,028,469	73.91%	13.93%
2009	\$36,154,162	\$26,048,412	72.05%	\$36,023,915	\$27,070,754	75.15%	-1.46%
2010	\$3,995,007	\$2,283,103	57.15%	\$4,041,322	\$2,060,647	50.99%	-88.95%
2011	\$3,723,383	\$2,811,957	75.52%	\$3,655,670	\$3,205,589	87.69%	-6.80%
2012	\$3,554,493	\$3,346,550	94.15%	\$3,527,162	\$3,204,727	90.86%	-4.54%
2013	\$3,368,578	\$3,470,974	103.04%	\$3,462,918	\$3,831,077	110.63%	-5.23%
2014	\$381,640	\$875,912	229.51%	\$433,615	\$175,459	40.46%	-88.67%
2015	\$1,117	\$5,836	522.47%	\$1,117	\$6,167	552.10%	-99.71%
2016	\$1,256	\$5	0.40%	\$1,275	-\$120	-9.41%	12.44%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$420,193,581	\$395,799,056	94.19%	\$417,299,279	\$396,430,854	95.00%	15.69%
2008	\$413,511,396	\$416,503,751	100.72%	\$412,717,467	\$428,679,354	103.87%	-1.59%
2009	\$455,718,504	\$418,791,009	91.90%	\$455,216,088	\$414,443,173	91.04%	10.21%
2010	\$487,828,913	\$458,395,289	93.97%	\$487,707,744	\$460,239,924	94.37%	7.05%
2011	\$471,890,761	\$424,701,223	90.00%	\$464,638,207	\$427,840,197	92.08%	-3.27%
2012	\$484,624,022	\$452,111,209	93.29%	\$490,105,025	\$458,223,275	93.49%	2.70%
2013	\$509,805,798	\$482,622,033	94.67%	\$512,579,016	\$484,276,163	94.48%	5.20%
2014	\$545,536,483	\$523,318,124	95.93%	\$561,678,984	\$524,328,434	93.35%	7.01%
2015	\$624,895,948	\$556,624,216	89.07%	\$626,630,255	\$562,523,568	89.77%	14.55%
2016	\$663,531,642	\$578,693,046	87.21%	\$656,121,991	\$587,019,959	89.47%	6.18%

## GROUP MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$222,976,189	\$169,513,720	76.02%	\$221,626,847	\$172,179,604	77.69%	11.35%
2008	\$226,491,723	\$174,595,822	77.09%	\$225,782,304	\$175,866,146	77.89%	1.58%
2009	\$231,754,359	\$165,614,590	71.46%	\$230,416,669	\$165,066,720	71.64%	2.32%
2010	\$226,340,264	\$163,212,241	72.11%	\$225,282,067	\$162,819,461	72.27%	-2.34%
2011	\$217,061,714	\$168,815,502	77.77%	\$217,168,567	\$168,310,399	77.50%	-4.10%
2012	\$203,115,736	\$159,954,643	78.75%	\$205,429,468	\$159,682,393	77.73%	-6.42%
2013	\$196,644,545	\$151,548,529	77.07%	\$197,008,666	\$151,674,760	76.99%	-3.19%
2014	\$193,699,358	\$151,589,850	78.26%	\$192,082,500	\$150,841,159	78.53%	-1.50%
2015	\$204,900,217	\$162,151,342	79.14%	\$202,239,298	\$160,963,322	79.59%	5.78%
2016	\$211,238,135	\$168,473,712	79.76%	\$210,714,050	\$168,726,289	80.07%	3.09%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$29,910,251	\$7,668,348	25.64%	\$21,765,974	\$12,803,049	58.82%	52.42%
2008	\$28,712,579	\$14,732,268	51.31%	\$27,633,698	\$12,960,978	46.90%	-4.00%
2009	\$30,511,696	\$11,247,802	36.86%	\$30,496,420	\$12,342,998	40.47%	6.27%
2010	\$32,298,781	\$11,895,294	36.83%	\$30,255,587	\$13,591,952	44.92%	5.86%
2011	\$34,257,863	\$13,674,442	39.92%	\$31,694,453	\$20,819,619	65.69%	6.07%
2012	\$34,789,865	\$14,435,933	41.49%	\$32,038,191	\$20,245,997	63.19%	1.55%
2013	\$33,452,120	\$17,677,533	52.84%	\$30,721,626	\$13,262,610	43.17%	-3.85%
2014	\$36,126,891	\$18,804,607	52.05%	\$33,069,393	\$19,901,016	60.18%	8.00%
2015	\$36,275,466	\$21,314,430	58.76%	\$32,199,954	\$24,045,363	74.68%	0.41%
2016	\$36,389,880	\$21,933,116	60.27%	\$33,444,625	\$27,745,231	82.96%	0.32%

## GROUP SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$6,000,269	\$2,679,796	44.66%	\$6,046,886	\$2,528,155	41.81%	-43.15%
2008	\$9,211,447	\$4,482,990	48.67%	\$9,155,550	\$4,904,814	53.57%	53.52%
2009	\$17,354,144	\$14,916,077	85.95%	\$17,478,106	\$10,612,735	60.72%	88.40%
2010	\$21,585,485	\$8,919,286	41.32%	\$21,516,226	\$9,472,882	44.03%	24.38%
2011	\$15,946,311	\$6,409,783	40.20%	\$16,117,968	\$6,995,102	43.40%	-26.12%
2012	\$17,607,701	\$8,390,650	47.65%	\$17,682,609	\$8,009,832	45.30%	10.42%
2013	\$19,968,532	\$7,509,688	37.61%	\$20,217,703	\$7,535,509	37.27%	13.41%
2014	\$24,961,891	\$8,637,135	34.60%	\$25,118,528	\$9,396,049	37.41%	25.01%
2015	\$27,245,712	\$9,509,880	34.90%	\$27,300,439	\$9,934,267	36.39%	9.15%
2016	\$29,828,883	\$10,221,604	34.27%	\$29,889,532	\$11,676,526	39.07%	9.48%

## GROUP ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$95,433,474	\$45,701,126	47.89%	\$94,870,744	\$52,482,231	55.32%	-9.23%
2008	\$87,160,796	\$51,632,494	59.24%	\$87,586,505	\$56,380,230	64.37%	-8.67%
2009	\$85,322,660	\$45,564,463	53.40%	\$83,068,482	\$36,881,093	44.40%	-2.11%
2010	\$96,106,857	\$45,609,772	47.46%	\$90,078,603	\$44,700,512	49.62%	12.64%
2011	\$97,329,393	\$47,953,765	49.27%	\$100,542,729	\$47,896,762	47.64%	1.27%
2012	\$93,669,143	\$44,365,104	47.36%	\$94,083,836	\$45,430,057	48.29%	-3.76%
2013	\$99,026,369	\$47,957,270	48.43%	\$100,643,515	\$49,955,641	49.64%	5.72%
2014	\$109,907,195	\$45,080,334	41.02%	\$110,792,405	\$46,424,218	41.90%	10.99%
2015	\$109,615,562	\$43,523,286	39.71%	\$110,621,146	\$42,190,276	38.14%	-0.27%
2016	\$99,625,472	\$38,745,037	38.89%	\$99,977,796	\$42,554,006	42.56%	-9.11%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$258,280,702	\$182,501,605	70.66%	\$254,581,547	\$193,562,759	76.03%	6.16%
2008	\$255,564,883	\$184,783,260	72.30%	\$254,915,092	\$196,034,771	76.90%	-1.05%
2009	\$258,760,883	\$176,556,410	68.23%	\$256,420,533	\$189,010,903	73.71%	1.25%
2010	\$254,728,387	\$190,611,485	74.83%	\$256,219,166	\$208,123,252	81.23%	-1.56%
2011	\$252,694,869	\$197,779,613	78.27%	\$257,839,761	\$212,375,298	82.37%	-0.80%
2012	\$258,592,907	\$202,323,947	78.24%	\$262,161,281	\$214,633,320	81.87%	2.33%
2013	\$259,900,676	\$212,934,734	81.93%	\$260,513,436	\$228,524,884	87.72%	0.51%
2014	\$269,201,441	\$212,951,954	79.11%	\$268,290,961	\$217,048,128	80.90%	3.58%
2015	\$303,329,965	\$229,521,732	75.67%	\$302,330,839	\$238,471,048	78.88%	12.68%
2016	\$295,990,569	\$230,257,414	77.79%	\$296,296,097	\$237,201,404	80.06%	-2.42%

## GROUP DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$179,952,585	\$125,274,508	69.62%	\$177,933,575	\$125,921,554	70.77%	5.79%
2008	\$191,105,734	\$134,629,290	70.45%	\$189,372,101	\$134,927,961	71.25%	6.20%
2009	\$192,108,990	\$135,631,538	70.60%	\$189,886,540	\$141,080,718	74.30%	0.52%
2010	\$199,565,441	\$145,810,996	73.06%	\$199,495,724	\$146,369,623	73.37%	3.88%
2011	\$203,840,252	\$147,687,410	72.45%	\$208,091,722	\$147,890,089	71.07%	2.14%
2012	\$218,668,481	\$161,839,723	74.01%	\$223,189,228	\$162,520,532	72.82%	7.27%
2013	\$220,118,548	\$165,816,300	75.33%	\$219,285,057	\$166,155,018	75.77%	0.66%
2014	\$232,335,863	\$172,716,488	74.34%	\$230,871,383	\$175,080,700	75.83%	5.55%
2015	\$245,898,323	\$176,723,210	71.87%	\$245,215,424	\$179,056,110	73.02%	5.84%
2016	\$254,911,015	\$181,638,162	71.26%	\$254,208,213	\$185,792,416	73.09%	3.67%

## GROUP LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$190,462,502	\$83,562,105	43.87%	\$190,165,792	\$88,246,389	46.40%	11.36%
2008	\$189,102,059	\$89,172,031	47.16%	\$189,147,382	\$87,528,860	46.28%	-0.71%
2009	\$155,451,272	\$95,511,750	61.44%	\$154,976,542	\$90,523,451	58.41%	-17.80%
2010	\$121,571,940	\$90,947,812	74.81%	\$121,543,614	\$85,136,915	70.05%	-21.79%
2011	\$136,070,457	\$93,916,134	69.02%	\$136,247,583	\$93,571,683	68.68%	11.93%
2012	\$149,044,553	\$98,519,019	66.10%	\$149,533,800	\$100,921,166	67.49%	9.53%
2013	\$151,711,089	\$105,597,381	69.60%	\$151,494,391	\$107,054,384	70.67%	1.79%
2014	\$146,851,719	\$111,278,930	75.78%	\$148,179,250	\$114,894,376	77.54%	-3.20%
2015	\$162,635,242	\$112,628,183	69.25%	\$161,918,619	\$115,831,671	71.54%	10.75%
2016	\$178,558,033	\$123,566,934	69.20%	\$178,793,182	\$122,777,963	68.67%	9.79%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$26,096,861	\$9,907,171	37.96%	\$27,714,654	\$8,112,531	29.27%	-5.34%
2008	\$22,594,850	\$9,111,668	40.33%	\$25,065,395	\$7,503,831	29.94%	-13.42%
2009	\$15,692,268	\$8,600,798	54.81%	\$20,885,202	\$7,332,032	35.11%	-30.55%
2010	\$13,897,403	\$7,464,066	53.71%	\$17,198,226	\$5,725,319	33.29%	-11.44%
2011	\$13,404,416	\$6,243,141	46.58%	\$14,917,008	\$4,711,093	31.58%	-3.55%
2012	\$14,102,883	\$5,424,730	38.47%	\$13,222,269	\$4,618,540	34.93%	5.21%
2013	\$13,323,245	\$4,749,199	35.65%	\$13,282,084	\$3,675,444	27.67%	-5.53%
2014	\$13,672,599	\$4,131,411	30.22%	\$13,230,216	\$3,351,536	25.33%	2.62%
2015	\$13,207,014	\$3,732,757	28.26%	\$13,215,189	\$3,721,543	28.16%	-3.41%
2016	\$9,768,406	\$3,678,436	37.66%	\$11,530,020	\$3,477,512	30.16%	-26.04%

## GROUP LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$1,252,527	\$554,680	44.28%	\$1,270,826	\$657,514	51.74%	32.95%
2008	\$1,181,121	\$618,971	52.41%	\$1,185,633	\$468,092	39.48%	-5.70%
2009	\$864,271	\$589,887	68.25%	\$831,283	\$699,139	84.10%	-26.83%
2010	\$811,029	\$550,504	67.88%	\$750,498	\$391,397	52.15%	-6.16%
2011	\$513,600	\$412,139	80.25%	\$494,369	\$234,644	47.46%	-36.67%
2012	\$502,052	\$544,867	108.53%	\$478,605	\$460,235	96.16%	-2.25%
2013	\$268,879	\$352,003	130.92%	\$319,070	\$322,439	101.06%	-46.44%
2014	\$252,217	\$318,389	126.24%	\$272,788	\$183,714	67.35%	-6.20%
2015	\$101,868	\$215,563	211.61%	\$116,620	\$93,997	80.60%	-59.61%
2016	\$418,477	\$74,975	17.92%	\$350,092	\$96,135	27.46%	310.80%

## GROUP CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$0	\$0	N/A	\$317	-\$77	-24.29%	N/A
2008	\$0	\$0	N/A	\$103	\$0	0.00%	N/A
2009	-\$518	\$513	-99.03%	\$17,795	-\$979	-5.50%	N/A
2010	\$0	\$0	N/A	\$0	\$0	N/A	-100.00%
2011	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2012	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2013	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2014	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2015	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2016	\$0	\$0	N/A	\$0	\$0	N/A	N/A

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2007 - 2016

## GROUP STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	121,404,526	102,608,262	84.52%	123,205,114	107,131,127	86.95%	3.25%
2008	138,403,489	101,010,079	72.98%	138,339,711	105,913,017	76.56%	14.00%
2009	147,543,722	110,561,963	74.94%	146,705,478	115,245,737	78.56%	6.60%
2010	148,663,632	108,076,042	72.70%	147,405,469	117,972,833	80.03%	0.76%
2011	172,887,922	127,766,825	73.90%	172,900,544	131,863,432	76.27%	16.29%
2012	184,005,327	130,083,713	70.70%	182,778,042	119,374,475	65.31%	6.43%
2013	234,150,257	180,958,786	77.28%	235,327,544	177,937,489	75.61%	27.25%
2014	281,925,029	225,743,687	80.07%	281,526,112	235,172,185	83.53%	20.40%
2015	331,623,405	254,223,258	76.66%	331,119,779	258,786,878	78.16%	17.63%
2016	\$357,408,725	\$272,922,956	76.36%	\$355,763,844	\$260,208,900	73.14%	7.78%

## GROUP MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$139,911,598	\$117,890,777	84.26%	\$140,300,448	\$117,219,561	83.55%	52.52%
2008	\$90,010,069	\$77,003,177	85.55%	\$89,370,677	\$77,264,926	86.45%	-35.67%
2009	\$106,989,293	\$80,532,247	75.27%	\$106,160,884	\$81,323,055	76.60%	18.86%
2010	\$136,607,610	\$101,688,678	74.44%	\$137,271,715	\$102,380,472	74.58%	27.68%
2011	\$141,692,372	\$126,114,515	89.01%	\$141,006,592	\$104,066,574	73.80%	3.72%
2012	\$155,458,744	\$120,339,089	77.41%	\$149,922,156	\$119,046,628	79.41%	9.72%
2013	\$146,684,866	\$118,106,875	80.52%	\$151,393,339	\$119,811,477	79.14%	-5.64%
2014	\$173,901,526	\$143,048,260	82.26%	\$175,848,220	\$144,695,139	82.28%	18.55%
2015	\$149,963,050	\$111,815,472	74.56%	\$135,627,899	\$109,296,951	80.59%	-13.77%
2016	\$121,988,172	\$86,496,359	70.91%	\$117,219,615	\$85,976,383	73.35%	-18.65%

## GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2007	\$71,591,896	\$51,002,021	71.24%	\$72,803,620	\$55,027,288	75.58%	84.39%
2008	\$76,214,475	\$57,629,971	75.62%	\$76,067,986	\$59,240,391	77.88%	6.46%
2009	\$135,213,007	\$100,572,989	74.38%	\$134,278,810	\$107,800,294	80.28%	77.41%
2010	\$184,278,471	\$151,514,936	82.22%	\$185,318,381	\$153,113,939	82.62%	36.29%
2011	\$227,741,217	\$187,262,101	82.23%	\$227,020,511	\$182,099,266	80.21%	23.59%
2012	\$233,541,335	\$179,670,168	76.93%	\$231,876,705	\$181,393,527	78.23%	2.55%
2013	\$341,763,425	\$294,759,592	86.25%	\$352,017,766	\$292,618,231	83.13%	46.34%
2014	\$560,146,920	\$488,893,136	87.28%	\$565,611,452	\$486,316,913	85.98%	63.90%
2015	\$691,127,193	\$578,694,688	83.73%	\$680,220,832	\$576,935,427	84.82%	23.38%
2016	\$726,048,216	\$470,959,721	64.87%	\$727,949,453	\$495,151,121	68.02%	5.05%





**TOTAL  
LIFE INSURANCE  
BY  
LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE  
2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIVIDENDS TO POLICYHOLDERS	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
<b><u>INDIVIDUAL</u></b>							
1. 1	WHOLE LIFE	1,596,148	\$764,184,981	\$289,185,492	\$790,506,056	\$55,276,908	141.29%
1. 2	TERM LIFE	794,218	\$515,043,648	\$8,464,889	\$287,841,564	\$197,226,328	57.53%
1. 3	UNIVERSAL LIFE	414,709	\$676,787,654	\$8,804,115	\$819,081,062	\$70,130,895	122.33%
1. 4	GRADED DEATH BENEFITS	70,500	\$12,682,716	\$13,428	\$8,345,230	\$434,138	65.91%
1. 5	CREDIT LIFE	24,462	\$1,343,514	\$0	\$974,962	\$105,211	72.57%
1. 6	VARIABLE LIFE	88,416	\$162,552,940	\$4,317,521	\$261,222,359	\$20,972,911	163.36%
1. 7A	ORDINARY ANNUITIES	221,465	\$789,558,816	\$42,145,400	\$1,088,175,289	\$0	143.16%
1. 7B	VARIABLE ANNUITIES	282,810	\$2,025,792,307	\$591,721	\$2,571,025,163	\$0	126.94%
1. 7C	MODIFIED GUARANTEED ANNUITIES	2,437	\$14,436,721	\$0	\$20,077,016	\$0	139.07%
1. 7D	EQUITY INDEXED ANNUITIES	85,168	\$1,418,178,246	\$0	\$441,305,718	\$0	31.12%
1. 8	DEPOSIT-TYPE FUNDS	42,116	\$93,163,703	\$0	\$62,905,018	\$0	67.52%
1. 9	OTHER CONSIDERATIONS	23,577	\$85,428,719	\$0	\$210,492,899	\$0	246.40%
1.10	TOTAL INDIVIDUAL	3,646,026	\$6,559,153,968	\$353,522,566	\$6,561,952,337	\$344,146,392	105.43%
<b><u>GROUP</u></b>							
2. 1	WHOLE LIFE	296,327	\$95,534,219	\$516,819	\$154,543,685	\$22,466,090	162.31%
2. 2	TERM LIFE	1,918,046	\$475,230,911	\$1,169,131	\$297,520,323	\$186,923,255	62.85%
2. 3	UNIVERSAL LIFE	31,964	\$67,893,912	\$1,472	\$196,644,718	\$6,397,823	289.64%
2. 4	GRADED DEATH BENEFITS	20,827	\$8,630,997	\$0	\$68,685,851	\$129,557	795.80%
2. 5	CREDIT LIFE	197,980	\$13,912,434	\$0	\$7,687,726	\$1,192,539	55.26%
2. 6	VARIABLE LIFE	20,074	\$18,528,536	\$17,537	\$38,102,975	\$15,169,664	205.74%
2. 7A	ORDINARY ANNUITIES	256,846	\$1,703,283,340	\$9,279,531	\$556,963,478	\$0	33.24%
2. 7B	VARIABLE ANNUITIES	115,967	\$331,512,675	\$3,934	\$768,255,823	\$0	231.74%
2. 7C	MODIFIED GUARANTEED ANNUITIES	190	\$94,060	\$0	\$6,677,282	\$0	7098.96%
2. 7D	EQUITY INDEXED ANNUITIES	4,294	\$542,624	\$0	\$29,594,519	\$0	5453.96%
2. 8	DEPOSIT-TYPE FUNDS	133,928	\$803,805,299	\$0	\$104,796,055	\$0	13.04%
2. 9	OTHER CONSIDERATIONS	172,755	\$1,046,601,997	\$0	\$933,538,010	\$0	89.20%
2.10	TOTAL GROUP	3,169,199	\$4,565,571,004	\$10,988,424	\$3,163,010,445	\$232,278,927	69.52%
<b><u>TOTAL INDIVIDUAL AND GROUP BUSINESS</u></b>							
3	TOTAL LIFE	6,815,225	\$11,124,724,973	\$364,510,990	\$9,724,962,782	\$576,425,318	90.69%



**INDIVIDUAL  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.11%	70	1,241	\$878,017	\$0	\$319,969	\$12,719	36.44%
2	AAA LIFE INSURANCE COMPANY	0.05%	112	778	\$401,520	\$0	\$79,424	\$16,976	19.78%
3	ABILITY INSURANCE COMPANY	0.00%	315	3	\$192	\$0	\$0	\$15	0.00%
4	ACCORDIA LIFE AND ANNUITY COMPANY	0.00%	269	19	\$6,840	\$1,377	\$55,893	\$638	837.28%
5	AETNA LIFE INSURANCE COMPANY	0.06%	104	2,280	\$435,057	\$452,300	\$1,250,132	\$18,608	391.31%
6	ALFA LIFE INSURANCE CORPORATION	0.00%	320	1	\$0	\$0	\$0	\$10	N/A
7	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.09%	83	935	\$658,676	\$0	\$2,230,238	\$7,113	338.59%
8	ALLSTATE ASSURANCE COMPANY	0.00%	220	51	\$28,822	\$0	\$0	\$1,124	0.00%
9	ALLSTATE LIFE INSURANCE COMPANY	0.05%	107	1,719	\$415,700	\$0	\$546,317	\$32,530	131.42%
10	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	300	7	\$1,420	\$0	\$0	\$112	0.00%
11	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	320	34	\$0	\$0	\$0	\$229	N/A
12	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.11%	75	1,437	\$825,175	\$724	\$540,443	\$14,117	65.58%
13	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	237	46	\$21,002	\$0	\$14,414	\$1,779	68.63%
14	AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.01%	180	605	\$78,669	\$970	\$4,985	\$3,209	7.57%
15	AMERICAN CONTINENTAL INSURANCE COMPANY	0.16%	62	1,522	\$1,191,000	\$0	\$483,060	\$14,732	40.56%
16	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COM	0.01%	193	142	\$62,114	\$0	\$0	\$2,215	0.00%
17	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COL	0.10%	77	2,827	\$796,173	\$0	\$363,230	\$70,085	45.62%
18	AMERICAN FAMILY LIFE INSURANCE COMPANY	2.74%	9	52,199	\$20,935,865	\$2,734,874	\$16,526,285	\$5,109,769	92.00%
19	AMERICAN FIDELITY ASSURANCE COMPANY	0.13%	66	3,569	\$1,024,694	\$16,841	\$141,547	\$359,879	15.46%
20	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.02%	148	1,233	\$163,412	\$938	\$64,461	\$12,362	40.02%
21	AMERICAN GENERAL LIFE INSURANCE CO	0.96%	22	60,986	\$7,359,505	\$420,042	\$6,679,144	\$452,371	96.46%
22	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	208	1,968	\$37,681	\$1,509	\$226,425	\$4,019	604.90%
23	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	234	6	\$22,286	\$0	\$5,775	\$72	25.91%
24	AMERICAN HOME LIFE INSURANCE COMPANY	0.16%	61	3,323	\$1,200,042	\$27,284	\$910,418	\$38,777	78.14%
25	AMERICAN INCOME LIFE INSURANCE CO	1.58%	18	35,708	\$12,100,467	\$364	\$4,379,151	\$644,095	36.19%
26	AMERICAN LIFE & SECURITY CORP	0.02%	155	637	\$132,923	\$107	\$132,764	\$5,098	99.96%
27	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.05%	113	2,566	\$393,790	\$11,652	\$580,963	\$13,510	150.49%
28	AMERICAN NATIONAL INSURANCE COMPANY	0.46%	42	35,157	\$3,550,399	\$26,910	\$3,634,647	\$222,519	103.13%
29	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	302	30	\$1,148	\$0	\$33	\$1,886	2.87%
30	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANC	0.00%	261	13	\$9,207	\$0	\$541	\$207	5.88%
31	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	266	24	\$8,404	\$0	\$16,000	\$302	190.39%
32	AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.00%	307	1	\$577	\$0	\$0	\$10	0.00%
33	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	226	1,248	\$26,369	\$47,466	\$101,424	\$8,863	564.64%
34	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	301	4	\$1,283	\$0	\$0	\$27	0.00%
35	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.00%	320	3	\$0	\$0	\$0	\$242	N/A
36	AMERICAN UNITED LIFE INSURANCE COMPANY	0.79%	27	2,028	\$6,041,831	\$606,172	\$4,121,314	\$249,875	78.25%
37	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.25%	49	3,533	\$1,937,041	\$2,704	\$873,379	\$33,497	45.23%
38	AMERITAS LIFE INSURANCE CORP	0.05%	116	1,872	\$360,054	\$291,518	\$1,553,696	\$68,050	512.48%
39	AMICA LIFE INSURANCE COMPANY	0.00%	229	35	\$24,951	\$0	\$5,000	\$1,203	20.04%
40	ANTHEM LIFE INSURANCE COMPANY	0.00%	274	35	\$4,888	\$0	\$103,356	\$578	2114.48%
41	ASSURED LIFE ASSOCIATION	0.00%	262	89	\$8,971	\$686	\$33,577	\$626	381.93%
42	ASSURITY LIFE INSURANCE COMPANY	0.24%	51	4,452	\$1,831,012	\$625,467	\$1,592,157	\$72,700	121.11%
43	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.02%	150	169	\$152,964	\$0	\$217,554	\$1,696	142.23%
44	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.05%	108	1,935	\$414,145	\$7,349	\$1,573,057	\$25,681	381.61%
45	ATHENE ANNUITY AND LIFE COMPANY	0.07%	88	2,923	\$554,650	\$929,365	\$2,255,153	\$126,444	574.15%
46	ATLANTA LIFE INSURANCE COMPANY	0.00%	213	4,272	\$34,402	\$0	\$124,812	\$5,920	362.80%
47	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	299	2	\$1,604	\$0	\$0	\$100	0.00%
48	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.03%	137	185	\$213,105	\$0	\$811,682	\$21,285	380.88%
49	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	280	25	\$3,620	\$0	\$0	\$418	0.00%
50	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	117	1,150	\$358,572	\$0	\$135,721	\$33,011	37.85%
51	AXA EQUITABLE LIFE INSURANCE COMPANY	0.33%	48	8,169	\$2,506,664	\$3,860,735	\$6,625,447	\$175,241	418.33%
52	BALTIMORE LIFE INSURANCE COMPANY THE	0.10%	78	677	\$795,133	\$7,777	\$155,201	\$10,281	20.50%
53	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.01%	201	190	\$49,333	\$0	\$70,333	\$1,498	142.57%
54	BANKERS LIFE AND CASUALTY COMPANY	0.88%	26	14,800	\$6,711,051	\$25,462	\$4,194,540	\$142,798	62.88%
55	BANNER LIFE INSURANCE COMPANY	0.01%	194	67	\$58,671	\$52,376	\$198,215	\$257,266	427.11%
56	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	179	65	\$79,020	\$6,989	\$19,855	\$1,206	33.97%
57	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	257	36	\$11,069	\$0	\$5,404	\$338	48.82%
58	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.75%	29	29,189	\$5,735,698	\$4,191	\$2,289,193	\$491,208	39.98%
59	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.00%	320	5,434	(\$354,075)	\$471,657	\$28,627,739	\$329,577	-8218.43%
60	C M LIFE INSURANCE COMPANY	0.07%	89	739	\$518,636	\$0	\$5,895	\$5,699	1.14%
61	CANADA LIFE ASSURANCE COMPANY	0.12%	67	716	\$945,225	\$399,145	\$914,792	\$109,273	139.01%
62	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.02%	159	4,307	\$126,967	\$0	\$534,012	\$13,595	420.59%
63	CAPITOL LIFE INSURANCE COMPANY	0.04%	124	763	\$297,788	\$0	\$54,671	\$8,676	18.36%
64	CATHOLIC FINANCIAL LIFE	0.02%	158	1,107	\$127,365	\$18,508	\$422,733	\$10,974	346.44%
65	CATHOLIC HOLY FAMILY SOCIETY	0.48%	40	3,816	\$3,680,789	\$0	\$1,701,277	\$20,550	46.22%
66	CATHOLIC ORDER OF FORESTERS	0.01%	168	1,118	\$106,150	\$31,880	\$1,131,112	\$19,263	1095.61%
67	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	233	31	\$22,661	\$0	\$37,512	\$566	165.54%
68	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	164	4,067	\$110,913	\$2,051	\$264,992	\$7,328	240.77%
69	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	232	139	\$22,980	\$7,039	\$70,309	\$1,162	336.59%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	215	220	\$32,909	\$949	\$194,852	\$1,124	594.98%
71	CENTURY LIFE ASSURANCE COMPANY	0.00%	320	1	\$0	\$0	\$0	\$4	N/A
72	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.06%	105	931	\$428,944	\$65	\$281,460	\$6,950	65.63%
73	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.05%	118	572	\$352,596	\$0	\$17,705	\$5,886	5.02%
74	CHURCH LIFE INSURANCE CORPORATION	0.00%	306	11	\$700	\$0	\$245,620	\$74	35088.57%
75	CICA LIFE INSURANCE COMPANY OF AMERICA	0.06%	101	1,226	\$444,947	\$1,355	\$621,697	\$26,311	140.03%
76	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	304	3	\$822	\$0	\$0	\$12	0.00%
77	CINCINNATI LIFE INSURANCE COMPANY THE	0.09%	84	1,148	\$654,077	\$0	\$1,419,368	\$56,108	217.00%
78	CITIZENS SECURITY LIFE INS CO	0.01%	166	476	\$107,498	\$0	\$129,704	\$2,996	120.66%
79	CLOVER INSURANCE COMPANY	0.00%	309	1	\$423	\$0	\$0	\$10	0.00%
80	CMFG LIFE INSURANCE COMPANY	0.44%	43	6,992	\$3,400,610	\$234,456	\$1,741,872	\$90,396	58.12%
81	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.06%	100	1,143	\$446,246	\$0	\$177,894	\$20,941	39.86%
82	COLONIAL PENN LIFE INSURANCE COMPANY	0.02%	157	269	\$127,412	\$0	\$98,195	\$2,420	77.07%
83	COLORADO BANKERS LIFE INS CO	0.08%	86	781	\$613,153	\$0	\$76,692	\$24,943	12.51%
84	COLUMBIAN LIFE INSURANCE COMPANY	0.50%	39	6,724	\$3,852,630	\$463	\$1,645,600	\$134,828	42.73%
85	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.02%	154	309	\$133,432	\$7,608	\$192,229	\$4,377	149.77%
86	COLUMBUS LIFE INSURANCE COMPANY	0.00%	222	125	\$27,929	\$43,610	\$74,793	\$2,819	423.94%
87	COMBINED INSURANCE CO OF AMERICA	0.15%	63	7,306	\$1,172,416	\$0	\$1,434,179	\$57,243	122.33%
88	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMF	0.01%	186	228	\$69,568	\$62,997	\$19,796	\$5,132	119.01%
89	COMBENEFITS INSURANCE COMPANY	0.00%	287	26	\$2,827	\$0	\$4,993	\$211	176.62%
90	CONNECTICUT GENERAL LIFE INS CO	0.18%	58	588	\$1,366,276	\$251,459	\$5,896,256	\$89,992	449.96%
91	CONSTITUTION LIFE INSURANCE COMPANY	0.08%	87	1,519	\$608,377	\$0	\$665,097	\$12,353	109.32%
92	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	147	898	\$164,269	\$211	\$219,316	\$12,566	133.64%
93	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	252	994	\$13,238	\$0	\$311,974	\$9,473	2356.66%
94	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	190	3	\$64,106	\$0	\$0	\$30	0.00%
95	COUNTRY LIFE INSURANCE COMPANY	0.58%	35	10,091	\$4,453,073	\$994,497	\$3,090,884	\$492,500	91.74%
96	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	244	393	\$17,529	\$3,360	\$12,294	\$4,487	89.30%
97	CSA FRATERNAL LIFE	0.00%	217	515	\$31,587	\$0	\$46,672	\$2,848	147.76%
98	CSI LIFE INSURANCE COMPANY	0.00%	290	8	\$2,552	\$0	\$633	\$41	24.80%
99	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.01%	200	363	\$50,477	\$0	\$121,431	\$2,566	240.57%
100	DEGREE OF HONOR PROTECTIVE ASSOC	0.03%	139	729	\$197,236	\$0	\$135,548	\$4,269	68.72%
101	DELAWARE LIFE INSURANCE COMPANY	0.00%	320	55	\$0	\$0	\$2,161,468	\$9,516	N/A
102	ELCO MUTUAL LIFE AND ANNUITY	0.05%	119	78	\$347,326	\$286	\$6,129	\$641	1.85%
103	EMC NATIONAL LIFE COMPANY	0.09%	80	2,158	\$719,633	\$17,042	\$450,302	\$36,229	64.94%
104	EPIC LIFE INSURANCE COMPANY THE	0.00%	311	1	\$372	\$0	\$0	\$5	0.00%
105	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.11%	72	2,020	\$860,145	\$0	\$530,980	\$15,803	61.73%
106	EQUITRUST LIFE INSURANCE COMPANY	0.00%	318	52	\$36	\$0	\$0	\$890	0.00%
107	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.06%	92	2,190	\$478,846	\$37,931	\$507,859	\$32,178	113.98%
108	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AME	0.01%	198	190	\$51,332	\$0	\$1,267	\$5,735	2.47%
109	FAMILY LIFE INSURANCE COMPANY	0.06%	96	1,246	\$460,993	\$702	\$477,820	\$10,326	103.80%
110	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	319	229	\$13	\$0	\$85,265	\$1,233	655884.62%
111	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	3.31%	8	45,963	\$25,331,502	\$2,449,999	\$16,602,585	\$1,779,564	75.21%
112	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.06%	103	7,517	\$435,213	\$7,239	\$2,279,466	\$144,663	525.42%
113	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	202	147	\$48,061	\$3,592	\$79,918	\$2,935	173.76%
114	FEDERATED LIFE INSURANCE COMPANY	0.00%	258	114	\$10,703	\$0	\$11,847	\$899	110.69%
115	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	209	251	\$37,051	\$3,557	\$54,668	\$2,297	157.15%
116	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.01%	206	402	\$39,094	\$10,540	\$44,205	\$3,221	140.03%
117	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.01%	163	1,905	\$113,033	\$0	\$388,320	\$18,742	343.55%
118	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.02%	152	472	\$147,777	\$225,987	\$1,383,478	\$8,396	1089.12%
119	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	279	147	\$4,004	\$5,866	\$65,570	\$4,942	1784.12%
120	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	308	1	\$477	\$47	\$59,304	\$59	12442.56%
121	FIRST GUARANTY INSURANCE COMPANY	0.00%	254	62	\$12,181	\$0	\$16,461	\$380	135.14%
122	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	259	3,573	\$9,634	\$0	\$44,281	\$1,633	459.63%
123	FORESTERS LIFE INSURANCE AND ANNUITY COMPANY	0.00%	210	54	\$36,183	\$2,207	\$5,435	\$2,099	21.12%
124	FORETHOUGHT LIFE INSURANCE COMPANY	0.03%	136	430	\$220,071	\$0	\$7,453,820	\$2,713	3387.01%
125	FUNERAL DIRECTORS LIFE INSURANCE CO	0.12%	68	1,819	\$931,764	\$596	\$366,466	\$10,423	39.39%
126	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	169	132	\$101,478	\$0	\$47,722	\$3,349	47.03%
127	GBU FINANCIAL LIFE	0.02%	149	311	\$159,819	\$6,037	\$20,004	\$2,489	16.29%
128	GENERAL AMERICAN LIFE INSURANCE COMPANY	1.76%	16	12,149	\$13,431,854	\$13,490,108	\$31,650,457	\$1,112,875	336.07%
129	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.01%	192	112	\$62,369	\$0	\$57,072	\$11,536	91.51%
130	GENWORTH LIFE INSURANCE COMPANY	0.00%	292	3	\$2,463	\$0	\$0	\$33	0.00%
131	GERBER LIFE INSURANCE COMPANY	0.99%	21	77,439	\$7,599,945	\$0	\$2,349,534	\$945,908	30.92%
132	GLENER LIFE INSURANCE SOCIETY	0.00%	248	66	\$15,738	\$1,607	\$4,550	\$1,679	39.12%
133	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.44%	44	49,439	\$3,345,969	\$4,245	\$1,147,643	\$542,348	34.43%
134	GOLDEN RULE INSURANCE COMPANY	0.01%	204	191	\$43,759	\$1,405	\$18,068	\$2,167	44.50%
135	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.01%	191	681	\$63,771	\$55,169	\$195,948	\$9,666	393.78%
136	GRANGE LIFE INSURANCE COMPANY	0.00%	231	28	\$23,134	\$0	\$0	\$1,007	0.00%
137	GREAT AMERICAN LIFE INSURANCE COMPANY	0.01%	205	40	\$40,520	\$0	\$21,607	\$464	53.32%



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138	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	241	142	\$18,176	\$44	\$43,532	\$876	239.74%
139	GREAT WESTERN INSURANCE COMPANY	0.03%	131	470	\$258,703	\$0	\$3,828	\$1,639	1.48%
140	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.38%	19	2,690	\$10,570,913	\$265,880	\$2,737,896	\$467,363	28.42%
141	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.04%	125	3,970	\$285,238	\$0	\$345,446	\$26,286	121.11%
142	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	228	58	\$25,357	\$0	\$226,116	\$1,370	891.73%
143	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.81%	15	4,054	\$13,861,972	\$4,383,077	\$12,583,912	\$893,633	122.40%
144	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	281	67	\$3,510	\$0	\$49,738	\$636	1417.04%
145	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	199	27	\$50,756	\$0	\$52,484	\$3,054	103.40%
146	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	245	82	\$17,399	\$0	\$6,615	\$5,226	38.02%
147	HARTFORD LIFE INSURANCE COMPANY	0.02%	140	61	\$187,744	\$0	\$150,786	\$11,050	80.31%
148	HCC LIFE INSURANCE COMPANY	0.00%	282	8	\$3,475	\$0	\$0	\$377	0.00%
149	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	268	33	\$7,207	\$0	\$24,429	\$289	338.96%
150	HOMESTEADERS LIFE COMPANY	0.00%	236	2,176	\$21,912	\$0	\$162,155	\$2,843	740.03%
151	HORACE MANN LIFE INSURANCE COMPANY	0.06%	95	1,088	\$461,047	\$0	\$378,548	\$37,508	82.11%
152	HUMANA INSURANCE COMPANY	0.00%	219	107	\$30,266	\$0	\$106,898	\$11,591	353.20%
153	HUMANADENTAL INSURANCE COMPANY	0.00%	256	94	\$11,986	\$880	\$94,261	\$1,500	793.77%
154	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	224	197	\$26,482	\$381	\$41,706	\$875	158.93%
155	IDEALIFE INSURANCE COMPANY	0.00%	251	205	\$13,850	\$0	\$27,533	\$1,987	198.79%
156	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.05%	111	775	\$402,700	\$40,366	\$718,941	\$17,126	188.55%
157	INDEPENDENT ORDER OF FORESTERS THE	0.58%	34	6,655	\$4,453,139	\$269,823	\$2,738,971	\$101,552	67.57%
158	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.00%	320	40	\$0	\$0	\$1,000	\$69	N/A
159	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	218	187	\$30,602	\$2,629	\$46,044	\$763	159.05%
160	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	211	252	\$36,021	\$599	\$59,111	\$2,633	165.76%
161	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.56%	36	17,627	\$4,263,649	\$785,202	\$20,431,669	\$507,372	497.62%
162	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	170	387	\$100,796	\$43,867	\$3,539,682	\$3,059	3555.25%
163	KANSAS CITY LIFE INSURANCE COMPANY	0.06%	102	6,983	\$437,440	\$182,183	\$2,159,754	\$44,783	535.37%
164	KNIGHTS OF COLUMBUS	3.56%	5	55,219	\$27,224,971	\$9,314,865	\$14,863,724	\$1,772,878	88.81%
165	LAFAYETTE LIFE INSURANCE COMPANY THE	3.34%	7	2,660	\$25,492,729	\$2,998,721	\$12,400,381	\$629,476	60.41%
166	LANDMARK LIFE INSURANCE COMPANY	0.02%	144	301	\$165,363	\$0	\$44,315	\$2,052	26.80%
167	LEWER LIFE INSURANCE COMPANY	0.00%	317	1	\$85	\$0	\$0	\$5	0.00%
168	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.63%	33	2,298	\$4,843,894	\$99,279	\$493,621	\$74,720	12.24%
169	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.35%	46	3,834	\$2,692,802	\$27	\$911,416	\$198,212	33.85%
170	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	289	46	\$2,588	\$4	\$5,000	\$432	193.35%
171	LIFESECURE INSURANCE COMPANY	0.00%	227	742	\$26,215	\$0	\$125,588	\$2,307	479.07%
172	LINCOLN BENEFIT LIFE COMPANY	0.02%	156	208	\$128,477	\$3,347	\$450,250	\$61,545	353.06%
173	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.66%	31	15,861	\$5,006,749	\$5,677	\$2,907,511	\$104,894	58.19%
174	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.03%	135	62	\$222,898	\$360,546	\$104,754	\$25,823	208.75%
175	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	178	597	\$82,784	\$1,588	\$375,920	\$7,790	456.02%
176	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	291	21	\$2,488	\$84	\$1,831	\$194	76.97%
177	LUMICO LIFE INSURANCE COMPANY	0.01%	173	124	\$93,088	\$0	\$555	\$1,597	0.60%
178	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	145	651	\$165,102	\$627	\$172,509	\$6,134	104.87%
179	MANHATTAN LIFE INSURANCE COMPANY	0.00%	272	204	\$6,199	\$5,724	\$134,330	\$2,196	2259.30%
180	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.00%	238	138	\$20,483	\$39	\$85,711	\$1,144	418.64%
181	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	5.47%	3	19,160	\$41,828,597	\$25,088,581	\$16,564,987	\$2,877,738	99.58%
182	MEDICO INSURANCE COMPANY	0.01%	195	183	\$54,422	\$9,710	\$99,457	\$1,057	200.59%
183	MEMBERS LIFE INSURANCE COMPANY	0.00%	284	8	\$3,102	\$0	\$797	\$115	25.69%
184	MERIT LIFE INSURANCE CO	0.00%	263	70	\$8,904	\$0	\$69,500	\$573	780.55%
185	METROPOLITAN LIFE INSURANCE COMPANY	1.90%	12	90,997	\$14,528,957	\$15,836,989	\$56,851,547	\$1,726,518	500.30%
186	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	303	8	\$1,127	\$0	\$0	\$275	0.00%
187	MIDLAND NATIONAL LIFE INSURANCE COMPANY	3.39%	6	8,607	\$25,915,775	\$16,351	\$6,102,634	\$1,660,831	23.61%
188	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.02%	162	257	\$115,375	\$2,368	\$92,332	\$1,425	82.08%
189	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	264	90	\$8,681	\$3,790	\$45,432	\$743	567.01%
190	MINNESOTA LIFE INSURANCE COMPANY	0.11%	73	1,328	\$856,507	\$457,597	\$1,718,132	\$82,726	254.02%
191	MODERN WOODMEN OF AMERICA	0.34%	47	10,996	\$2,565,209	\$350,151	\$3,116,615	\$217,281	135.15%
192	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	288	28	\$2,706	\$0	\$1,340	\$342	49.52%
193	MONY LIFE INSURANCE COMPANY	0.19%	57	4,240	\$1,466,405	\$1,034,086	\$4,763,328	\$145,298	395.35%
194	MOTORISTS LIFE INSURANCE COMPANY	0.00%	242	41	\$18,105	\$489	\$0	\$674	2.70%
195	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	239	90	\$19,707	\$1,530	\$0	\$2,078	7.76%
196	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN-AME	0.23%	52	729	\$1,766,469	\$87,938	\$2,740,208	\$116,556	160.10%
197	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.06%	97	1,311	\$453,311	\$0	\$234,688	\$51,427	51.77%
198	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.01%	181	-33	\$77,737	\$1,462	\$33,345	\$2,249	44.78%
199	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	230	114	\$23,348	\$1,244	\$65,836	\$1,339	287.31%
200	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.05%	115	7,939	\$387,964	\$20,494	\$445,326	\$41,613	120.07%
201	NATIONAL LIFE INSURANCE COMPANY	0.52%	38	1,296	\$3,978,567	\$2,692,593	\$3,171,458	\$244,702	147.39%
202	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.00%	235	119	\$22,140	\$0	\$0	\$1,933	0.00%
203	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.00%	223	1,228	\$26,827	\$0	\$330,033	\$5,345	1230.23%
204	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.03%	129	529	\$260,821	\$1,575	\$48,623	\$13,067	19.25%
205	NATIONWIDE LIFE INSURANCE COMPANY	0.05%	109	1,438	\$413,667	\$328,928	\$919,944	\$32,680	301.90%

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206	NEW ENGLAND LIFE INSURANCE COMPANY	0.04%	123	218	\$309,856	\$45,936	\$237,840	\$11,084	91.58%
207	NEW ERA LIFE INSURANCE COMPANY	0.00%	320	0	\$0	\$0	\$171	\$0	N/A
208	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.00%	320	24	\$0	\$0	\$15,543	\$80	N/A
209	NEW YORK LIFE INSURANCE COMPANY	5.73%	2	46,753	\$43,809,020	\$21,013,044	\$40,371,960	\$3,064,448	140.12%
210	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	0.07%	90	219	\$500,562	\$0	\$448,292	\$60,310	89.56%
211	NORTH AMERICAN INSURANCE COMPANY	0.00%	320	1	\$0	\$0	\$0	\$5	N/A
212	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	21.94%	1	93,706	\$167,684,574	\$100,445,547	\$132,173,106	\$13,759,040	138.72%
213	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CA	0.03%	133	501	\$235,954	\$2,686	\$242,908	\$4,808	104.09%
214	OHIO NATIONAL LIFE INSURANCE COMPANY THE	1.00%	20	2,569	\$7,665,426	\$1,272,267	\$922,190	\$268,460	28.63%
215	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	270	83	\$6,669	\$847	\$21,805	\$328	339.66%
216	OLD AMERICAN INSURANCE COMPANY	0.72%	30	14,334	\$5,538,403	\$0	\$3,757,661	\$85,846	67.85%
217	OLD UNITED LIFE INSURANCE COMPANY	0.00%	296	18	\$2,016	\$0	\$0	\$180	0.00%
218	OXFORD LIFE INSURANCE COMPANY	0.19%	56	1,919	\$1,477,255	\$0	\$1,101,808	\$22,947	74.58%
219	OZARK NATIONAL LIFE INSURANCE COMPANY	2.24%	10	42,252	\$17,152,301	\$68,677	\$10,535,546	\$1,175,049	61.82%
220	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	286	4	\$2,928	\$0	\$0	\$0	0.00%
221	PACIFIC LIFE INSURANCE COMPANY	0.02%	146	162	\$164,895	\$27,019	\$430,023	\$6,331	277.17%
222	PAN AMERICAN ASSURANCE COMPANY	0.03%	132	375	\$240,401	\$0	\$496,326	\$30,997	206.46%
223	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	212	241	\$34,755	\$13,633	\$339,640	\$8,697	1016.47%
224	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	316	0	\$107	\$0	\$0	\$0	0.00%
225	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	246	271	\$17,340	\$0	\$128,518	\$1,368	741.16%
226	PEKIN LIFE INSURANCE COMPANY	0.04%	122	260	\$312,175	\$381	\$56,407	\$10,219	18.19%
227	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.40%	45	2,093	\$3,044,053	\$472,621	\$2,862,286	\$38,404	109.55%
228	PENNSYLVANIA LIFE INSURANCE COMPANY	0.04%	121	744	\$331,960	\$0	\$294,974	\$17,735	88.86%
229	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	175	102	\$88,392	\$0	\$71,646	\$8,035	81.05%
230	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.10%	79	847	\$774,709	\$0	\$0	\$53,138	0.00%
231	PHL VARIABLE INSURANCE COMPANY	0.00%	216	31	\$32,223	\$0	\$57,500	\$634	178.44%
232	PHOENIX LIFE INSURANCE COMPANY	0.96%	24	5,049	\$7,312,516	\$4,222,345	\$19,935,659	\$533,072	330.37%
233	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	114	1,282	\$391,224	\$0	\$291,022	\$12,162	74.39%
234	PIONEER AMERICAN INSURANCE COMPANY	0.11%	71	1,662	\$866,435	\$0	\$208,113	\$10,257	24.02%
235	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.05%	110	33	\$410,621	\$1,915	\$3,994	\$195	1.44%
236	PIONEER SECURITY LIFE INSURANCE COMPANY	0.01%	188	131	\$65,824	\$6	\$23,452	\$864	35.64%
237	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	214	957	\$33,611	\$1,260	\$51,233	\$5,121	156.18%
238	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	298	490	\$1,943	\$190	\$45,189	\$1,619	2335.51%
239	PRINCIPAL LIFE INSURANCE COMPANY	0.78%	28	4,152	\$5,971,655	\$1,953,639	\$8,217,010	\$223,955	170.32%
240	PROFESSIONAL INSURANCE COMPANY	0.00%	314	7	\$259	\$0	\$10,480	\$10	4046.33%
241	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	273	159	\$6,008	\$1,382	\$9,732	\$603	184.99%
242	PROTECTIVE LIFE INSURANCE COMPANY	0.06%	99	1,265	\$449,690	\$20,243	\$1,558,284	\$27,313	351.03%
243	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	267	14	\$7,351	\$0	\$27,086	\$95	368.47%
244	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.96%	23	12,406	\$7,327,116	\$0	\$1,424,012	\$762,422	19.43%
245	PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.00%	320	1	\$0	\$0	\$0	\$20	N/A
246	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	1.93%	11	109,997	\$14,731,037	\$37,170,065	\$68,617,454	\$1,473,321	718.13%
247	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	255	30	\$12,134	\$0	\$0	\$474	0.00%
248	PYRAMID LIFE INSURANCE COMPANY	0.03%	128	1,576	\$261,593	\$0	\$670,414	\$17,398	256.28%
249	RELiance STANDARD LIFE INSURANCE COMPANY	0.00%	250	171	\$14,523	\$453	\$0	\$913	3.12%
250	RELIASTAR LIFE INSURANCE COMPANY	0.09%	82	1,743	\$662,448	\$222,837	\$1,338,320	\$50,607	235.66%
251	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	297	35	\$1,949	\$1,680	\$13,630	\$322	785.53%
252	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY O	0.00%	249	735	\$14,638	\$0	\$174,495	\$3,004	1192.07%
253	RESERVE NATIONAL INSURANCE COMPANY	0.06%	91	579	\$491,719	\$0	\$25,739	\$55,297	5.23%
254	RGA REINSURANCE COMPANY	0.12%	69	197	\$887,255	\$648,941	\$10,401,017	\$70,016	1245.41%
255	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	260	518	\$9,452	\$0	\$9,016	\$4,708	95.39%
256	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	305	128	\$804	\$1,508	\$13,529	\$594	1870.27%
257	ROYAL NEIGHBORS OF AMERICA	0.11%	74	5,500	\$850,589	\$63,415	\$584,517	\$33,879	76.17%
258	S USA LIFE INSURANCE COMPANY INC	0.00%	320	1	\$0	\$0	\$0	\$2	N/A
259	SAGICOR LIFE INSURANCE COMPANY	0.17%	60	201	\$1,278,955	\$1,402	\$38,098	\$2,581	3.09%
260	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSAC	0.01%	197	321	\$52,162	\$24,064	\$26,286	\$3,617	96.53%
261	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.06%	106	2,429	\$421,716	\$110,490	\$679,209	\$23,646	187.26%
262	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.04%	126	166	\$281,344	\$41,041	\$9,832,483	\$8,067	3509.41%
263	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.17%	59	2,831	\$1,300,274	\$80,590	\$110,565	\$85,632	14.70%
264	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.06%	94	1,501	\$461,447	\$0	\$146,566	\$9,982	31.76%
265	SENIOR LIFE INSURANCE COMPANY	0.20%	55	2,975	\$1,560,815	\$0	\$641,718	\$30,925	41.11%
266	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	313	22	\$297	\$0	\$26	\$29	8.75%
267	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	151	559	\$148,038	\$2,457	\$200,676	\$14,357	137.22%
268	SETTLERS LIFE INSURANCE COMPANY	0.03%	138	616	\$208,685	\$1,850	\$35,609	\$5,191	17.95%
269	SHELTER LIFE INSURANCE COMPANY	0.64%	32	13,987	\$4,885,571	\$1,518,874	\$3,976,074	\$318,991	112.47%
270	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	207	546	\$38,912	\$1,028	\$435,020	\$8,421	1120.60%
271	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	276	297	\$4,345	\$544	\$4,696	\$1,072	120.60%
272	STANDARD INSURANCE COMPANY	0.01%	203	75	\$45,657	\$15,530	\$45,448	\$2,203	133.56%
273	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.04%	120	1,713	\$332,116	\$5,995	\$442,242	\$13,587	134.96%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	STANDARD LIFE AND CASUALTY COMPANY	0.00%	293	9	\$2,408	\$57	\$612	\$62	27.78%
275	STATE FARM LIFE INSURANCE COMPANY	4.70%	4	106,725	\$35,939,324	\$15,791,528	\$30,995,744	\$2,666,853	130.18%
276	STATE LIFE INSURANCE COMPANY	1.73%	17	125	\$13,213,630	\$28,026	\$4,960,276	\$138,965	37.75%
277	STATE MUTUAL INSURANCE COMPANY	0.02%	153	323	\$135,466	\$19,948	\$255,125	\$4,110	203.06%
278	STERLING INVESTORS LIFE INSURANCE COMPANY	0.01%	196	77	\$52,920	\$0	\$17,243	\$1,034	32.58%
279	STERLING LIFE INSURANCE COMPANY	0.01%	167	189	\$106,536	\$0	\$39,071	\$2,277	36.67%
280	SUN LIFE ASSURANCE COMPANY OF CANADA	0.22%	53	720	\$1,653,559	\$1,112,009	\$3,848,254	\$145,178	299.97%
281	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	285	62	\$2,985	\$235	\$6,557	\$238	227.54%
282	SURETY LIFE INSURANCE COMPANY	0.00%	320	27	\$0	\$0	\$0	\$96	N/A
283	SYMETRA LIFE INSURANCE COMPANY	0.01%	165	825	\$107,781	\$139	\$293,082	\$6,598	272.05%
284	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	283	48	\$3,398	\$0	\$2,264	\$493	66.63%
285	TEXAS LIFE INSURANCE COMPANY	0.09%	85	575	\$649,593	\$547,295	\$624,618	\$28,929	180.41%
286	THE RELIABLE LIFE INSURANCE COMPANY	0.94%	25	110,421	\$7,181,451	\$27	\$7,127,194	\$466,928	99.24%
287	THRIVENT FINANCIAL FOR LUTHERANS	1.90%	13	19,030	\$14,486,773	\$5,444,844	\$15,846,935	\$609,058	146.97%
288	TIME INSURANCE COMPANY	0.00%	310	2	\$416	\$0	\$0	\$10	0.00%
289	TRANS WORLD ASSURANCE COMPANY	0.01%	176	335	\$88,124	\$0	\$52,063	\$11,031	59.08%
290	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	221	49	\$28,142	\$0	\$23,442	\$3,879	83.30%
291	TRANSAMERICA LIFE INSURANCE COMPANY	1.85%	14	9,304	\$14,099,245	\$114,994	\$10,217,875	\$86,691	73.29%
292	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.47%	41	23,366	\$3,603,349	\$5,312	\$3,335,775	\$331,045	92.72%
293	TRUSTMARK INSURANCE COMPANY	0.01%	177	518	\$85,728	\$25,804	\$349,088	\$7,057	437.30%
294	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	295	12	\$2,026	\$0	\$5,117	\$102	252.57%
295	UNIFIED LIFE INSURANCE COMPANY	0.01%	181	1,061	\$77,737	\$3,848	\$214,099	\$11,702	280.36%
296	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	225	268	\$26,466	\$0	\$154,378	\$1,420	583.31%
297	UNION LABOR LIFE INSURANCE COMPANY	0.00%	278	14	\$4,030	\$1,588	\$12,471	\$115	348.86%
298	UNION SECURITY INSURANCE COMPANY	0.01%	174	3,523	\$92,218	\$2,265	\$795,546	\$11,778	865.14%
299	UNITED AMERICAN INSURANCE COMPANY	0.04%	127	1,501	\$272,263	\$0	\$340,225	\$12,631	124.96%
300	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	243	74	\$17,885	\$0	\$42,729	\$590	238.91%
301	UNITED FIDELITY LIFE INSURANCE COMPANY	0.02%	160	3,000	\$125,824	\$23,515	\$735,573	\$13,720	603.29%
302	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.00%	247	54	\$16,418	\$0	\$0	\$3,595	0.00%
303	UNITED HERITAGE LIFE INSURANCE COMPANY	0.25%	50	4,039	\$1,907,964	\$16,228	\$1,303,257	\$30,399	69.16%
304	UNITED HOME LIFE INSURANCE COMPANY	0.15%	64	1,840	\$1,142,976	\$98	\$456,264	\$45,356	39.93%
305	UNITED INSURANCE COMPANY OF AMERICA	0.01%	185	5,299	\$72,206	\$0	\$166,818	\$9,489	231.03%
306	UNITED LIFE INSURANCE COMPANY	0.22%	54	775	\$1,650,623	\$0	\$134,325	\$24,966	8.14%
307	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.01%	184	242	\$72,949	\$0	\$72,976	\$1,654	100.04%
308	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.06%	98	17,992	\$451,947	\$322	\$1,143,226	\$224,031	253.03%
309	UNITED SECURITY ASSURANCE COMPANY OF PENNSYLV	0.00%	294	4	\$2,152	\$0	\$0	\$24	0.00%
310	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.00%	240	123	\$19,107	\$2,839	\$35,992	\$4,553	203.23%
311	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	312	1,061	\$312	\$0	\$0	\$2,743	0.00%
312	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.09%	81	1,776	\$706,447	\$0	\$711,687	\$12,689	100.74%
313	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.02%	142	3,642	\$175,526	\$10,023	\$792,794	\$17,017	457.38%
314	UNUM INSURANCE COMPANY	0.00%	253	43	\$12,883	\$0	\$7,386	\$1,425	57.33%
315	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.02%	141	188	\$175,565	\$176,591	\$1,173,529	\$4,157	769.01%
316	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	277	129	\$4,287	\$0	\$13,552	\$255	316.12%
317	USAA LIFE INSURANCE COMPANY	0.14%	65	1,563	\$1,058,330	\$447,428	\$879,005	\$86,187	125.33%
318	VANTIS LIFE INSURANCE COMPANY	0.01%	189	120	\$64,892	\$283	\$2,018	\$1,444	3.55%
319	VOYA INSURANCE AND ANNUITY COMPANY	0.02%	161	745	\$122,719	\$134,876	\$420,101	\$7,041	452.23%
320	VOYA RETIREMENT INSURANCE AND ANNUITY COMPAN	0.06%	93	489	\$474,930	\$0	\$921,768	\$19,108	194.09%
321	WASHINGTON NATIONAL INSURANCE COMPANY	0.03%	134	3,092	\$229,388	\$13,618	\$1,528,115	\$17,635	672.11%
322	WEST COAST LIFE INSURANCE COMPANY	0.01%	171	433	\$100,021	\$133,864	\$34,712	\$11,508	168.54%
323	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.53%	37	27,160	\$4,071,866	\$1,656,099	\$7,944,929	\$240,914	235.79%
324	WESTERN CATHOLIC UNION	0.11%	76	5,244	\$820,349	\$62,190	\$1,464,152	\$66,349	186.06%
325	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	271	46	\$6,607	\$0	\$6,982	\$215	105.68%
326	WILCAC LIFE INSURANCE COMPANY	0.01%	172	607	\$99,100	\$116,927	\$705,939	\$23	830.34%
327	WILCO LIFE INSURANCE COMPANY	0.02%	143	1,761	\$172,747	\$16,157	\$416,001	\$10,490	250.17%
328	WILLIAM PENN ASSOCIATION	0.01%	187	108	\$68,233	\$1,390	\$0	\$1,624	2.04%
329	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.01%	183	139	\$75,990	\$0	\$14,051	\$14,069	18.49%
330	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	275	372	\$4,858	\$2,279	\$15,887	\$804	373.94%
331	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.03%	130	1,132	\$259,004	\$75,488	\$279,367	\$15,603	137.01%
332	ZALE LIFE INSURANCE COMPANY	0.00%	320	1	\$0	\$0	\$0	\$5	N/A
333	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	265	70	\$8,522	\$0	\$29,925	\$8,060	351.15%
TOTAL		100.00%		1,596,148	\$764,184,981	\$289,185,492	\$790,506,056	\$55,276,908	141.29%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.04%	124	697	\$206,844	\$0	\$46,886	\$43,439	22.67%
2	AAA LIFE INSURANCE COMPANY	0.40%	47	3,336	\$2,038,898	\$0	\$945,188	\$968,132	46.36%
3	ACCORDIA LIFE AND ANNUITY COMPANY	0.01%	169	81	\$42,963	\$0	\$0	\$24,070	0.00%
4	AETNA LIFE INSURANCE COMPANY	0.01%	185	93	\$26,931	\$0	\$69,725	\$14,431	258.90%
5	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.05%	112	145	\$257,207	\$0	\$566,413	\$49,190	220.22%
6	ALLSTATE ASSURANCE COMPANY	0.07%	94	744	\$368,838	\$0	\$0	\$260,582	0.00%
7	ALLSTATE LIFE INSURANCE COMPANY	0.21%	66	3,545	\$1,096,484	\$0	\$795,443	\$374,284	72.54%
8	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	199	25	\$15,863	\$0	\$0	\$8,260	0.00%
9	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.14%	74	1,426	\$724,753	\$0	\$536,306	\$105,886	74.00%
10	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	246	5	\$2,227	\$0	\$1,528	\$189	68.61%
11	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COL	0.54%	36	11,429	\$2,802,892	\$0	\$508,226	\$504,820	18.13%
12	AMERICAN FAMILY LIFE INSURANCE COMPANY	4.15%	7	48,768	\$21,362,113	\$13,828	\$12,055,551	\$4,773,992	56.50%
13	AMERICAN FIDELITY ASSURANCE COMPANY	0.44%	45	4,583	\$2,277,008	\$37,423	\$4,019,350	\$212,743	178.16%
14	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	256	1	\$1,339	\$0	\$10,000	\$10	746.83%
15	AMERICAN GENERAL LIFE INSURANCE CO	4.73%	5	33,774	\$24,349,490	\$48,775	\$9,745,505	\$10,770,196	40.22%
16	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	254	79	\$1,510	\$0	\$9,074	\$161	600.93%
17	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.10%	83	2,072	\$519,080	\$0	\$92,579	\$80,380	17.84%
18	AMERICAN HOME LIFE INSURANCE COMPANY	0.08%	92	747	\$410,258	\$0	\$340,246	\$80,478	82.93%
19	AMERICAN INCOME LIFE INSURANCE CO	0.15%	72	1,704	\$761,778	\$0	\$171,066	\$254,005	22.46%
20	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	238	20	\$2,782	\$0	\$10,004	\$187	359.60%
21	AMERICAN NATIONAL INSURANCE COMPANY	0.49%	42	4,304	\$2,506,106	\$0	\$1,773,055	\$933,010	70.75%
22	AMERICAN REPUBLIC INSURANCE COMPANY	0.12%	79	776	\$638,926	\$0	\$390,254	\$82,234	61.08%
23	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	275	1,009	\$0	\$0	\$395,000	\$489,292	N/A
24	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.29%	61	2,104	\$1,494,055	\$0	\$598,392	\$199,066	40.05%
25	AMERITAS LIFE INSURANCE CORP	0.39%	48	1,169	\$2,022,224	\$0	\$347,062	\$533,117	17.16%
26	AMICA LIFE INSURANCE COMPANY	0.05%	114	375	\$249,032	\$0	\$0	\$136,924	0.00%
27	ANTHEM LIFE INSURANCE COMPANY	0.04%	130	895	\$181,945	\$0	\$65,000	\$30,825	35.73%
28	ASSURED LIFE ASSOCIATION	0.00%	266	8	\$417	\$0	\$0	\$32	0.00%
29	ASSURITY LIFE INSURANCE COMPANY	0.23%	64	1,159	\$1,159,873	\$0	\$0	\$206,893	0.00%
30	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	275	1	\$0	\$0	\$0	\$100	N/A
31	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.21%	67	1,331	\$1,088,239	\$0	\$1,067,595	\$218,189	98.10%
32	ATHENE ANNUITY AND LIFE COMPANY	0.11%	80	821	\$573,439	\$2,399	\$195,540	\$237,443	34.52%
33	ATLANTA LIFE INSURANCE COMPANY	0.00%	267	3	\$391	\$0	\$0	\$20	0.00%
34	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	247	105	\$2,105	\$0	\$0	\$10,740	0.00%
35	AUTO OWNERS LIFE INSURANCE COMPANY	0.32%	58	3,317	\$1,666,292	\$0	\$875,380	\$641,893	52.53%
36	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.06%	104	160	\$290,429	\$0	\$1,500,000	\$43,660	516.48%
37	AXA EQUITABLE LIFE INSURANCE COMPANY	1.03%	23	3,481	\$5,320,880	\$0	\$4,132,697	\$2,682,618	77.67%
38	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	208	25	\$11,926	\$0	\$0	\$2,259	0.00%
39	BANKERS LIFE AND CASUALTY COMPANY	0.09%	88	801	\$448,510	\$0	\$230,974	\$60,759	51.50%
40	BANNER LIFE INSURANCE COMPANY	3.55%	8	20,917	\$18,273,621	\$0	\$10,476,893	\$10,914,108	57.33%
41	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	179	29	\$35,255	\$0	\$5,175	\$9,128	14.68%
42	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	272	1	\$100	\$0	\$100	\$10	100.00%
43	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.01%	176	20	\$36,604	\$0	\$0	\$24,021	0.00%
44	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	241	25	\$2,512	\$0	\$0	\$1,060	0.00%
45	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.49%	40	10,294	\$2,547,107	\$0	\$4,345,000	\$5,754,501	170.59%
46	C M LIFE INSURANCE COMPANY	0.01%	180	31	\$33,813	\$0	\$0	\$6,640	0.00%
47	CANADA LIFE ASSURANCE COMPANY	0.02%	147	76	\$100,331	\$0	\$97,101	\$17,868	96.78%
48	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	258	412	\$1,229	\$0	\$73,173	\$1,863	5953.86%
49	CATHOLIC FINANCIAL LIFE	0.01%	155	294	\$73,064	\$0	\$10,027	\$14,054	13.72%
50	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	213	16	\$7,745	\$0	\$0	\$826	0.00%
51	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	225	426	\$4,935	\$0	\$29,564	\$2,365	599.07%
52	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	188	25	\$23,425	\$0	\$0	\$1,375	0.00%
53	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	212	22	\$8,452	\$244	\$50,041	\$2,038	594.95%
54	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.09%	87	2,004	\$458,032	\$0	\$0	\$113,750	0.00%
55	CHURCH LIFE INSURANCE CORPORATION	0.00%	263	1	\$624	\$0	\$0	\$4	0.00%
56	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	220	1	\$5,793	\$0	\$0	\$2,137	0.00%
57	CINCINNATI LIFE INSURANCE COMPANY THE	1.26%	22	7,700	\$6,508,573	\$0	\$7,386,414	\$2,662,950	113.49%
58	CMFG LIFE INSURANCE COMPANY	0.05%	109	1,978	\$276,207	\$777	\$6,721	\$139,672	2.71%
59	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.32%	59	4,031	\$1,648,118	\$0	\$517,188	\$269,311	31.38%
60	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	210	25	\$9,423	\$0	\$0	\$445	0.00%
61	COLORADO BANKERS LIFE INS CO	0.11%	82	1,211	\$565,779	\$0	\$100,874	\$33,628	17.83%
62	COLUMBUS LIFE INSURANCE COMPANY	0.04%	118	242	\$225,986	\$0	\$250,311	\$102,716	110.76%
63	COMBINED INSURANCE CO OF AMERICA	0.00%	189	585	\$23,415	\$0	\$0	\$10,123	0.00%
64	COMPANION LIFE INSURANCE COMPANY	0.00%	275	8	\$0	\$0	\$0	\$130	N/A
65	CONNECTICUT GENERAL LIFE INS CO	0.00%	240	1	\$2,525	\$0	\$10,875	\$1,000	430.69%
66	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	172	75	\$40,793	\$0	\$55,972	\$5,646	137.21%
67	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.06%	99	21	\$334,381	\$0	\$0	\$1,855	0.00%
68	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	262	1	\$658	\$0	\$0	\$100	0.00%
69	COUNTRY LIFE INSURANCE COMPANY	0.48%	43	4,663	\$2,464,460	\$973	\$344,413	\$1,150,434	14.01%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CSA FRATERNAL LIFE	0.00%	253	6	\$1,651	\$0	\$8,664	\$149	524.77%
71	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	237	14	\$3,048	\$0	\$0	\$309	0.00%
72	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	264	1	\$621	\$0	\$0	\$50	0.00%
73	DIRECT GENERAL LIFE INSURANCE COMPANY	0.01%	182	125	\$31,087	\$0	\$1,500	\$1,840	4.83%
74	ELCO MUTUAL LIFE AND ANNUITY	0.00%	209	6	\$11,200	\$0	\$100,432	\$400	896.71%
75	EMC NATIONAL LIFE COMPANY	0.18%	70	1,639	\$950,729	\$599	\$501,197	\$238,445	52.78%
76	EQUITRUST LIFE INSURANCE COMPANY	0.00%	275	9	\$0	\$0	\$0	\$22	N/A
77	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.04%	126	290	\$193,044	\$0	\$90,069	\$22,779	46.66%
78	FAMILY LIFE INSURANCE COMPANY	0.01%	153	203	\$76,578	\$0	\$66,932	\$13,466	87.40%
79	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	275	7	\$0	\$0	\$1,595	\$23	N/A
80	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOUR	1.89%	15	26,958	\$9,748,822	\$0	\$3,966,572	\$3,961,974	40.69%
81	FARMERS NEW WORLD LIFE INSURANCE COMPANY	2.38%	12	21,182	\$12,240,741	\$0	\$4,552,062	\$4,068,773	37.19%
82	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	186	80	\$26,156	\$0	\$43,493	\$9,498	166.28%
83	FEDERATED LIFE INSURANCE COMPANY	0.34%	55	1,321	\$1,729,026	\$0	\$2,590,525	\$630,762	149.83%
84	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.56%	35	3,638	\$2,901,436	\$0	\$3,647,938	\$559,800	125.73%
85	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.03%	138	156	\$131,607	\$0	\$0	\$68,075	0.00%
86	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.37%	52	2,137	\$1,910,135	\$30,543	\$1,443,650	\$432,733	77.18%
87	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	230	11	\$4,132	\$0	\$350	\$2,784	8.47%
88	FIRST GUARANTY INSURANCE COMPANY	0.00%	275	1	\$0	\$0	\$433	\$10	N/A
89	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	275	0	\$0	\$0	\$0	\$12	N/A
90	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.38%	51	3,610	\$1,933,941	\$0	\$3,151,737	\$1,054,279	162.97%
91	FORESTERS LIFE INSURANCE AND ANNUITY COMPANY	0.01%	161	98	\$59,161	\$0	\$0	\$26,093	0.00%
92	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.07%	98	711	\$336,747	\$0	\$177,670	\$28,697	52.76%
93	GARDEN STATE LIFE INSURANCE COMPANY	0.06%	105	373	\$287,631	\$0	\$285,000	\$30,855	99.09%
94	GBU FINANCIAL LIFE	0.00%	229	29	\$4,159	\$0	\$3,185	\$1,055	76.58%
95	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.10%	84	1,359	\$515,143	\$0	\$197,359	\$541,003	38.31%
96	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	3.01%	9	22,797	\$15,502,153	\$0	\$14,770,181	\$7,352,961	95.28%
97	GENWORTH LIFE INSURANCE COMPANY	0.52%	38	3,722	\$2,691,977	\$0	\$1,000,242	\$1,311,458	37.16%
98	GERBER LIFE INSURANCE COMPANY	0.05%	108	1,375	\$282,180	\$0	\$190,771	\$63,824	67.61%
99	GLEANER LIFE INSURANCE SOCIETY	0.01%	181	175	\$33,713	\$0	\$0	\$11,715	0.00%
100	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.59%	34	38,856	\$3,060,637	\$0	\$1,839,267	\$399,708	60.09%
101	GOLDEN RULE INSURANCE COMPANY	0.06%	106	534	\$287,617	\$0	\$141,123	\$101,284	49.07%
102	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.00%	197	27	\$17,996	\$0	\$0	\$3,934	0.00%
103	GRANGE LIFE INSURANCE COMPANY	0.01%	174	59	\$39,846	\$0	\$50,209	\$20,739	126.01%
104	GREAT AMERICAN LIFE INSURANCE COMPANY	0.08%	90	605	\$431,899	\$0	\$577,000	\$141,273	133.60%
105	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.03%	135	115	\$134,577	\$0	\$156,777	\$13,581	116.50%
106	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.55%	19	2,030	\$7,974,549	\$0	\$2,065,431	\$352,572	25.90%
107	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.04%	120	324	\$223,224	\$0	\$165,763	\$11,945	74.26%
108	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	223	3	\$5,250	\$0	\$46,816	\$401	891.73%
109	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.29%	62	1,274	\$1,490,267	\$0	\$4,256	\$978,466	0.29%
110	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	184	46	\$27,756	\$0	\$291,212	\$1,648	1049.19%
111	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.51%	39	3,393	\$2,607,243	\$0	\$694,098	\$1,650,044	26.62%
112	HARTFORD LIFE INSURANCE COMPANY	0.01%	159	261	\$62,304	\$158	\$214,236	\$2,181	344.11%
113	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	271	1	\$107	\$0	\$0	\$5	0.00%
114	HORACE MANN LIFE INSURANCE COMPANY	0.08%	91	717	\$416,345	\$0	\$237,533	\$140,994	57.05%
115	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	260	2	\$1,102	\$0	\$421	\$75	38.20%
116	IDEALIFE INSURANCE COMPANY	0.00%	198	33	\$16,100	\$0	\$0	\$436	0.00%
117	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.14%	77	1,417	\$699,871	\$0	\$350,000	\$181,130	50.01%
118	INDEPENDENT ORDER OF FORESTERS THE	0.30%	60	2,168	\$1,553,193	\$0	\$1,085,855	\$232,554	69.91%
119	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.03%	132	361	\$173,234	\$0	\$131,466	\$33,492	75.89%
120	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	257	2	\$1,308	\$0	\$367	\$402	28.06%
121	INTEGRITY LIFE INSURANCE COMPANY	0.00%	275	9	\$0	\$0	\$0	\$67	N/A
122	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	275	7	\$0	\$0	\$0	\$35	N/A
123	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.01%	162	137	\$56,415	\$0	\$150,000	\$13,205	265.89%
124	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.86%	16	10,970	\$9,586,936	\$66	\$7,418,278	\$3,016,494	77.38%
125	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	192	73	\$20,575	\$8,275	\$667,692	\$8,844	3285.38%
126	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	259	29	\$1,201	\$0	\$0	\$66	0.00%
127	KANAWHA INSURANCE COMPANY	0.05%	110	1,598	\$268,598	\$12,332	\$203,015	\$33,340	80.17%
128	KANSAS CITY LIFE INSURANCE COMPANY	0.49%	41	3,280	\$2,526,504	\$0	\$2,044,080	\$898,571	80.91%
129	KNIGHTS OF COLUMBUS	0.64%	33	8,160	\$3,286,437	\$201,744	\$1,075,000	\$2,131,111	38.85%
130	LAFAYETTE LIFE INSURANCE COMPANY THE	0.05%	116	244	\$233,392	\$756	\$3,000	\$335,346	1.61%
131	LEADERS LIFE INSURANCE COMPANY	0.01%	167	118	\$46,635	\$0	\$0	\$6,749	0.00%
132	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.22%	65	2,132	\$1,116,333	\$0	\$465,055	\$516,742	41.66%
133	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.09%	86	3,140	\$471,317	\$0	\$108,089	\$103,438	22.93%
134	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.04%	122	290	\$216,783	\$0	\$114,515	\$7,243	52.82%
135	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.06%	103	539	\$296,806	\$0	\$6,132	\$93,064	2.07%
136	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	250	11	\$2,032	\$0	\$10,000	\$121	492.13%
137	LIFESECURE INSURANCE COMPANY	0.00%	239	27	\$2,603	\$0	\$2	\$766	0.08%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	LIFESHIELD NATIONAL INSURANCE CO	0.00%	194	47	\$19,393	\$0	\$1,999	\$2,206	10.31%
139	LINCOLN BENEFIT LIFE COMPANY	0.77%	30	4,990	\$3,955,765	\$0	\$1,606,939	\$879,666	40.62%
140	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	195	82	\$19,087	\$0	\$10,569	\$2,481	55.37%
141	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	203	62	\$14,643	\$2,462	\$48,423	\$637	347.50%
142	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.07%	14	2,951	\$10,667,424	\$0	\$5,013,308	\$1,235,851	47.00%
143	LOMBARD INTERNATIONAL LIFE ASSURANCE COMPANY	0.00%	222	5	\$5,266	\$0	\$0	\$964	0.00%
144	LONGEVITY INSURANCE COMPANY	0.00%	236	35	\$3,108	\$0	\$2,570	\$437	82.69%
145	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	217	7	\$6,502	\$0	\$0	\$1,872	0.00%
146	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	243	20	\$2,410	\$0	\$0	\$188	0.00%
147	LUMICO LIFE INSURANCE COMPANY	0.02%	149	101	\$93,864	\$0	\$0	\$8,285	0.00%
148	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	233	73	\$3,370	\$0	\$1,743	\$1,388	51.72%
149	MANHATTAN LIFE INSURANCE COMPANY	0.00%	202	39	\$14,813	\$0	\$0	\$3,471	0.00%
150	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.08%	89	412	\$432,088	\$0	\$685,000	\$53,008	158.53%
151	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.95%	25	4,749	\$4,903,294	\$67,869	\$765,000	\$2,523,814	16.99%
152	MEMBERS LIFE INSURANCE COMPANY	0.00%	270	1	\$192	\$0	\$0	\$140	0.00%
153	MERIT LIFE INSURANCE CO	0.19%	69	5,894	\$1,000,275	\$0	\$422,051	\$54,369	42.19%
154	METROPOLITAN LIFE INSURANCE COMPANY	0.92%	26	6,831	\$4,753,170	\$393,441	\$1,323,570	\$823,026	36.12%
155	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.02%	140	291	\$115,356	\$0	\$228,465	\$19,707	198.05%
156	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	235	3	\$3,169	\$0	\$0	\$60	0.00%
157	MINNESOTA LIFE INSURANCE COMPANY	0.84%	29	5,053	\$4,332,550	\$956	\$377	\$3,557,327	0.03%
158	MODERN WOODMEN OF AMERICA	0.33%	56	6,060	\$1,693,573	\$959	\$175,000	\$504,412	10.39%
159	MONY LIFE INSURANCE COMPANY	0.06%	102	187	\$307,812	\$0	\$224,321	\$34,394	72.88%
160	MONY LIFE INSURANCE COMPANY OF AMERICA	0.05%	111	374	\$263,783	\$0	\$227,887	\$164,626	86.39%
161	MOTORISTS LIFE INSURANCE COMPANY	0.00%	211	18	\$9,175	\$0	\$0	\$4,591	0.00%
162	MOUNTAIN LIFE INSURANCE COMPANY	0.02%	152	126	\$78,385	\$0	\$63,000	\$4,769	80.37%
163	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN-AME	0.02%	145	180	\$102,190	\$0	\$0	\$70,771	0.00%
164	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	168	1,796	\$43,666	\$0	\$0	\$23,001	0.00%
165	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	248	1	\$2,084	\$0	\$0	\$0	0.00%
166	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	204	23	\$14,026	\$0	\$0	\$724	0.00%
167	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	269	1	\$248	\$0	\$5,574	\$41	2247.58%
168	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	165	129	\$50,810	\$0	\$134,135	\$14,533	263.99%
169	NATIONAL LIFE INSURANCE COMPANY	0.06%	101	219	\$321,474	\$7,467	\$752,062	\$105,554	236.26%
170	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.05%	107	1,064	\$282,277	\$0	\$75,712	\$76,648	26.82%
171	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.00%	207	124	\$12,841	\$0	\$30,000	\$2,882	233.63%
172	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.33%	57	2,335	\$1,677,206	\$0	-\$98,127	\$1,260,982	-5.85%
173	NATIONWIDE LIFE INSURANCE COMPANY	0.02%	143	296	\$103,492	\$0	\$4,010	\$52,496	3.87%
174	NEW ENGLAND LIFE INSURANCE COMPANY	0.04%	121	327	\$217,063	\$0	\$0	\$166,679	0.00%
175	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	0.00%	275	0	\$0	\$0	\$0	\$75,230	N/A
176	NEW YORK LIFE INSURANCE COMPANY	1.68%	18	12,992	\$8,661,700	\$6,485	\$3,862,003	\$4,588,517	44.66%
177	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	1.83%	17	4,022	\$9,431,479	\$0	\$8,233,013	\$1,107,610	87.29%
178	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	6.35%	2	44,023	\$32,725,183	\$2,557,387	\$10,039,916	\$20,819,222	38.49%
179	NYLIFE INSURANCE COMPANY OF ARIZONA	0.16%	71	646	\$847,659	\$0	\$110,708	\$232,321	13.06%
180	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CA	0.02%	148	118	\$97,508	\$0	\$57,212	\$12,075	58.67%
181	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.54%	37	3,176	\$2,793,933	\$0	\$1,163,862	\$1,695,923	41.66%
182	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	158	105	\$62,753	\$0	\$0	\$30,546	0.00%
183	OLD AMERICAN INSURANCE COMPANY	0.00%	200	600	\$15,328	\$0	\$111,071	\$2,236	724.63%
184	OLD REPUBLIC LIFE INSURANCE COMPANY	0.05%	115	1,234	\$236,998	\$0	\$212,535	\$66,541	89.68%
185	OLD SURETY LIFE INSURANCE COMPANY	0.00%	234	10	\$3,330	\$0	\$0	\$60	0.00%
186	OZARK NATIONAL LIFE INSURANCE COMPANY	0.38%	50	3,442	\$1,943,573	\$0	\$489,070	\$329,225	25.16%
187	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	242	2	\$2,464	\$0	\$0	\$0	0.00%
188	PACIFIC LIFE INSURANCE COMPANY	0.13%	78	712	\$669,408	\$0	\$0	\$517,544	0.00%
189	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	274	0	\$34	\$0	\$0	\$0	0.00%
190	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.07%	93	551	\$382,209	\$0	\$375,537	\$87,653	98.25%
191	PEKIN LIFE INSURANCE COMPANY	0.10%	85	415	\$504,096	\$0	\$0	\$104,064	0.00%
192	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.23%	63	266	\$1,205,548	\$8,993	\$0	\$91,674	0.75%
193	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.02%	146	131	\$100,818	\$0	\$0	\$45,342	0.00%
194	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.03%	131	565	\$179,853	\$0	\$0	\$42,965	0.00%
195	PHL VARIABLE INSURANCE COMPANY	0.36%	53	1,481	\$1,870,523	\$0	\$325,000	\$1,003,862	17.37%
196	PHOENIX LIFE AND ANNUITY COMPANY	0.04%	117	227	\$230,613	\$0	\$0	\$179,740	0.00%
197	PHOENIX LIFE INSURANCE COMPANY	0.03%	134	169	\$155,611	\$130,588	\$763,403	\$18,586	574.50%
198	PHYSICIANS LIFE INSURANCE COMPANY	0.02%	150	3,341	\$84,426	\$0	\$120,000	\$44,753	142.14%
199	PIONEER AMERICAN INSURANCE COMPANY	0.01%	166	99	\$46,853	\$0	\$12,397	\$10,047	26.46%
200	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	221	16	\$5,623	\$0	\$75	\$4,298	1.33%
201	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	227	15	\$4,813	\$0	\$2,685	\$1,238	55.79%
202	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	275	24	\$0	\$0	\$0	\$173	N/A
203	PRIMERICA LIFE INSURANCE COMPANY	6.21%	3	34,832	\$31,988,546	\$0	\$18,362,915	\$9,074,628	57.40%
204	PRINCIPAL LIFE INSURANCE COMPANY	0.14%	76	679	\$715,813	\$0	\$208,255	\$340,096	29.09%
205	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.76%	31	2,713	\$3,940,064	\$0	\$1,427	\$2,480,882	0.04%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	PROFESSIONAL INSURANCE COMPANY	0.00%	214	11	\$7,449	\$0	\$0	\$595	0.00%
207	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	218	18	\$6,162	\$0	\$184,487	\$11,435	2993.95%
208	PROTECTIVE LIFE INSURANCE COMPANY	2.70%	11	16,882	\$13,921,387	\$0	\$9,934,980	\$4,885,588	71.36%
209	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	157	136	\$66,111	\$0	\$27,071	\$5,755	40.95%
210	PRUCO LIFE INSURANCE COMPANY	4.61%	6	16,212	\$23,768,928	\$0	\$10,726,721	\$8,816,345	45.13%
211	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.06%	100	11,339	\$327,510	\$0	\$385,793	\$281,281	117.80%
212	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.00%	205	164	\$13,928	\$0	\$77,812	\$798	558.67%
213	RELIASTAR LIFE INSURANCE COMPANY	2.21%	13	13,421	\$11,369,474	\$0	\$9,204,678	\$6,721,720	80.96%
214	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	164	130	\$53,889	\$0	\$5,000	\$17,659	9.28%
215	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY O	0.00%	252	21	\$1,805	\$0	\$0	\$169	0.00%
216	RESERVE NATIONAL INSURANCE COMPANY	0.01%	154	93	\$74,584	\$0	\$11,161	\$6,890	14.96%
217	RIVERSOURCE LIFE INSURANCE COMPANY	0.34%	54	2,268	\$1,774,091	\$0	\$1,692,344	\$883,643	95.39%
218	ROYAL NEIGHBORS OF AMERICA	0.01%	163	879	\$54,427	\$0	\$0	\$22,398	0.00%
219	S USA LIFE INSURANCE COMPANY INC	0.00%	232	8	\$3,377	\$0	\$0	\$505	0.00%
220	SAGICOR LIFE INSURANCE COMPANY	0.01%	175	134	\$39,423	\$0	\$0	\$41,679	0.00%
221	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSAC	0.44%	46	3,387	\$2,265,589	\$6,660	\$66,132	\$1,788,224	3.21%
222	SECURIAN LIFE INSURANCE COMPANY	0.00%	206	33	\$13,599	\$0	\$0	\$2,730	0.00%
223	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	224	30	\$5,208	\$1,365	\$8,389	\$1,384	187.29%
224	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	190	39	\$22,489	\$0	\$0	\$9,746	0.00%
225	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.01%	177	48	\$36,466	\$0	\$0	\$11,323	0.00%
226	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	187	37	\$24,404	\$0	\$9,430	\$642	38.64%
227	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.07%	95	580	\$358,296	\$0	\$463,514	\$116,495	129.37%
228	SETTLERS LIFE INSURANCE COMPANY	0.01%	171	4	\$41,547	\$0	\$11,059	\$1,612	26.62%
229	SHELTER LIFE INSURANCE COMPANY	3.00%	10	43,040	\$15,470,974	\$0	\$4,690,232	\$4,689,209	30.32%
230	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	178	239	\$35,401	\$0	\$1,351	\$27,500	3.82%
231	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	273	1	\$63	\$0	\$0	\$15	0.00%
232	STANDARD INSURANCE COMPANY	0.00%	228	4	\$4,803	\$3,877	\$5,464	\$550	194.48%
233	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	160	87	\$59,266	\$0	\$274,000	\$14,393	462.32%
234	STANDARD SECURITY LIFE INSURANCE COMPANY OF N	0.00%	249	35	\$2,070	\$68	\$4,093	\$344	201.01%
235	STARMOUNT LIFE INSURANCE COMPANY	0.07%	96	598	\$345,574	\$0	\$331,559	\$13,078	95.94%
236	STATE FARM LIFE INSURANCE COMPANY	8.29%	1	72,324	\$42,710,787	\$2,181,754	\$17,888,596	\$15,646,110	46.99%
237	STATE LIFE INSURANCE COMPANY	0.01%	156	81	\$72,162	\$0	\$0	\$18,619	0.00%
238	STATE MUTUAL INSURANCE COMPANY	0.00%	226	26	\$4,850	\$0	\$0	\$799	0.00%
239	SUN LIFE ASSURANCE COMPANY OF CANADA	0.04%	127	113	\$190,063	\$0	\$0	\$66,867	0.00%
240	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	244	8	\$2,364	\$0	\$0	\$1,914	0.00%
241	SURETY LIFE INSURANCE COMPANY	0.00%	219	17	\$5,881	\$0	\$354	\$635	6.02%
242	SYMETRA LIFE INSURANCE COMPANY	0.38%	49	3,266	\$1,949,543	\$0	\$1,389,637	\$718,209	71.28%
243	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	251	27	\$1,836	\$0	\$0	\$361	0.00%
244	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	0.76%	32	1,068	\$3,896,105	\$2,511,503	\$655,300	\$208,590	81.28%
245	TEXAS LIFE INSURANCE COMPANY	0.02%	151	64	\$82,086	\$21,736	\$100,700	\$7,696	149.16%
246	THE RELIABLE LIFE INSURANCE COMPANY	0.14%	73	3,299	\$729,009	\$0	\$406,175	\$109,082	55.72%
247	THRIVENT FINANCIAL FOR LUTHERANS	0.89%	27	8,099	\$4,570,172	\$22,733	\$2,745,374	\$2,228,285	60.57%
248	TIAA-CREF LIFE INSURANCE COMPANY	0.20%	68	1,040	\$1,055,186	\$0	\$500,000	\$510,922	47.39%
249	TIME INSURANCE COMPANY	0.11%	81	1,291	\$569,744	\$0	\$71,058	\$36,756	12.47%
250	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	255	6	\$1,393	\$0	\$0	\$91	0.00%
251	TRANSAMERICA LIFE INSURANCE COMPANY	1.00%	24	17,279	\$5,171,154	\$63,525	\$7,344,245	\$5,534,060	143.25%
252	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.87%	28	3,661	\$4,455,718	\$346	\$2,180,781	\$391,572	48.95%
253	TRUSTMARK INSURANCE COMPANY	0.00%	216	43	\$6,688	\$0	\$0	\$1,985	0.00%
254	U S FINANCIAL LIFE INSURANCE COMPANY	0.45%	44	1,735	\$2,327,315	\$0	\$5,562,948	\$576,447	239.03%
255	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	268	1	\$379	\$0	\$0	\$45	0.00%
256	UNIFIED LIFE INSURANCE COMPANY	0.04%	123	551	\$214,855	\$0	\$0	\$28,488	0.00%
257	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	183	42	\$28,571	\$0	\$0	\$437	0.00%
258	UNION LABOR LIFE INSURANCE COMPANY	0.00%	245	4	\$2,240	\$0	\$0	\$525	0.00%
259	UNION SECURITY INSURANCE COMPANY	0.03%	136	205	\$133,707	\$3,485	\$238,425	\$4,623	180.93%
260	UNITED AMERICAN INSURANCE COMPANY	0.04%	128	633	\$187,865	\$0	\$248,879	\$5,340	132.48%
261	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	261	3	\$660	\$0	\$0	\$165	0.00%
262	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	170	123	\$42,000	\$0	\$11,286	\$2,220	26.87%
263	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	193	88	\$20,103	\$0	\$31,938	\$7,556	158.87%
264	UNITED HOME LIFE INSURANCE COMPANY	0.04%	125	397	\$201,419	\$0	\$130,000	\$18,885	64.54%
265	UNITED INSURANCE COMPANY OF AMERICA	0.00%	231	12	\$4,125	\$0	\$0	\$206	0.00%
266	UNITED LIFE INSURANCE COMPANY	0.07%	97	537	\$342,667	\$0	\$606,328	\$61,875	176.94%
267	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.00%	215	13	\$7,261	\$0	\$0	\$1,247	0.00%
268	UNITED OF OMAHA LIFE INSURANCE COMPANY	5.33%	4	6,384	\$27,465,633	\$0	\$14,209,148	\$2,085,505	51.73%
269	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.05%	113	19	\$256,970	\$0	\$1,362,335	\$11,582	530.15%
270	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	191	458	\$22,356	\$0	\$42,528	\$1,345	190.23%
271	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	275	586	\$0	\$0	\$0	\$4,788	N/A
272	USAA LIFE INSURANCE COMPANY	1.47%	20	17,429	\$7,552,873	\$77,696	\$3,543,084	\$3,858,844	47.94%
273	USABLE LIFE	0.01%	173	77	\$39,890	\$0	\$214,000	\$3,120	536.48%

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274	VANTIS LIFE INSURANCE COMPANY	0.00%	196	86	\$18,219	\$0	\$0	\$8,840	0.00%
275	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	201	30	\$14,893	\$0	\$1,909	\$2,597	12.82%
276	VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.02%	144	105	\$102,220	\$0	\$184,560	\$6,501	180.55%
277	WASHINGTON NATIONAL INSURANCE COMPANY	0.04%	129	379	\$186,631	\$11,079	\$1,243,276	\$14,348	672.10%
278	WEST COAST LIFE INSURANCE COMPANY	1.29%	21	7,396	\$6,619,752	\$0	\$8,802,868	\$3,382,474	132.98%
279	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.03%	139	5,083	\$131,490	\$22,672	\$1,053,513	\$67,386	818.45%
280	WESTERN CATHOLIC UNION	0.02%	141	796	\$104,947	\$0	\$36,171	\$30,974	34.47%
281	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.14%	75	1,342	\$718,895	\$0	\$223,664	\$243,283	31.11%
282	WILCAC LIFE INSURANCE COMPANY	0.04%	119	160	\$224,445	\$0	\$128,250	\$6	57.14%
283	WILCO LIFE INSURANCE COMPANY	0.02%	142	242	\$104,165	\$0	\$52,166	\$16,911	50.08%
284	WINDSOR LIFE INSURANCE COMPANY	0.00%	265	1	\$553	\$0	\$0	\$34	0.00%
285	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.03%	133	824	\$156,620	\$891	\$0	\$71,940	0.57%
286	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.03%	137	97	\$133,474	\$0	\$0	\$44,305	0.00%
TOTAL		100.00%		794,218	\$515,043,648	\$8,464,889	\$287,841,564	\$197,226,328	57.53%



**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	196	7	\$2,179	\$0	\$0	\$352	0.00%
2	AAA LIFE INSURANCE COMPANY	0.05%	94	392	\$349,244	\$0	\$105,330	\$33,374	30.16%
3	ACCORDIA LIFE AND ANNUITY COMPANY	0.20%	68	420	\$1,329,275	\$430	\$430,002	\$95,201	32.38%
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	1.59%	15	2,319	\$10,757,777	\$0	\$1,346,245	\$482,584	12.51%
5	ALLSTATE ASSURANCE COMPANY	0.04%	103	275	\$264,782	\$0	\$0	\$32,407	0.00%
6	ALLSTATE LIFE INSURANCE COMPANY	0.34%	54	3,889	\$2,307,512	\$0	\$4,744,119	\$342,343	205.59%
7	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	166	25	\$20,414	\$0	\$0	\$3,301	0.00%
8	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.04%	105	223	\$238,381	\$0	\$83,868	\$10,299	35.18%
9	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	153	110	\$50,747	\$0	\$34,830	\$4,298	68.63%
10	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.71%	38	5,800	\$4,793,655	\$0	\$5,310,941	\$519,036	110.79%
11	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	157	87	\$37,150	\$0	\$26,810	\$5,302	72.17%
12	AMERICAN GENERAL LIFE INSURANCE CO	1.32%	18	12,675	\$8,924,806	\$0	\$11,661,262	\$1,529,166	130.66%
13	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.79%	33	16,342	\$5,339,711	\$0	\$2,414,410	\$496,810	45.22%
14	AMERICAN INCOME LIFE INSURANCE CO	0.00%	190	9	\$4,363	\$0	\$0	\$291	0.00%
15	AMERICAN NATIONAL INSURANCE COMPANY	0.37%	53	1,412	\$2,475,377	\$0	\$2,294,090	\$279,375	92.68%
16	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.02%	128	140	\$126,527	\$0	\$146,143	\$22,135	115.50%
17	AMERICAN REPUBLIC INSURANCE COMPANY	0.05%	91	757	\$371,374	\$0	\$353,568	\$31,424	95.21%
18	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.01%	146	130	\$65,431	\$0	\$3,359	\$6,623	5.13%
19	AMERICAN UNITED LIFE INSURANCE COMPANY	0.01%	156	177	\$42,020	\$0	\$480,878	\$13,660	1144.40%
20	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.05%	93	633	\$353,718	\$0	\$92,950	\$40,481	26.28%
21	AMERITAS LIFE INSURANCE CORP	0.60%	41	2,353	\$4,046,501	\$0	\$4,405,332	\$309,379	108.87%
22	AMICA LIFE INSURANCE COMPANY	0.00%	198	5	\$1,907	\$0	\$0	\$319	0.00%
23	ASSURED LIFE ASSOCIATION	0.00%	200	5	\$1,752	\$0	\$0	\$215	0.00%
24	ASSURTY LIFE INSURANCE COMPANY	0.03%	107	239	\$218,989	\$0	\$224,522	\$48,795	102.53%
25	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	217	21	\$0	\$0	\$59,173	\$2,310	N/A
26	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.14%	70	1,733	\$950,240	\$0	\$2,271,073	\$123,395	239.00%
27	ATHENE ANNUITY AND LIFE COMPANY	0.99%	24	3,833	\$6,726,834	\$24,051	\$5,028,594	\$858,939	75.11%
28	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	199	22	\$1,810	\$0	\$0	\$1,533	0.00%
29	AUTO OWNERS LIFE INSURANCE COMPANY	0.04%	101	873	\$289,548	\$0	\$113,533	\$53,022	39.21%
30	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.02%	124	45	\$138,957	\$0	\$22,646	\$20,889	16.30%
31	AXA EQUITABLE LIFE INSURANCE COMPANY	0.94%	27	2,683	\$6,345,625	\$0	\$23,392,422	\$690,906	368.64%
32	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	171	56	\$17,632	\$0	\$147,070	\$2,732	834.11%
33	BANKERS LIFE AND CASUALTY COMPANY	0.50%	44	3,366	\$3,407,153	\$0	\$2,734,565	\$235,947	80.26%
34	BANNER LIFE INSURANCE COMPANY	0.21%	65	1,649	\$1,439,796	\$0	\$414,754	\$233,294	28.81%
35	BENEFICIAL LIFE INSURANCE COMPANY	0.02%	118	127	\$154,392	\$0	\$210,446	\$21,677	136.31%
36	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	210	2	\$651	\$0	\$0	\$72	0.00%
37	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	217	0	\$0	\$0	\$295,468	\$0	N/A
38	BRIGHTHOUSE LIFE INSURANCE COMPANY	4.97%	5	3,838	\$33,629,657	\$0	\$26,691,792	\$1,542,494	79.37%
39	C M LIFE INSURANCE COMPANY	0.28%	59	1,515	\$1,871,636	\$0	\$5,421,390	\$398,831	289.66%
40	CANADA LIFE ASSURANCE COMPANY	0.05%	96	234	\$308,914	\$0	\$298,968	\$36,324	96.78%
41	CATHOLIC FINANCIAL LIFE	0.00%	173	30	\$16,938	\$0	\$0	\$1,338	0.00%
42	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	212	10	\$444	\$0	\$0	\$0	0.00%
43	CENTRAL SECURITY LIFE INSURANCE CO	0.03%	111	402	\$171,853	\$0	\$277,101	\$11,770	161.24%
44	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	141	322	\$82,320	\$0	\$215,425	\$6,185	261.69%
45	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	162	140	\$31,211	\$908	\$184,796	\$4,460	595.00%
46	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	121	258	\$146,205	\$0	\$90,220	\$15,395	61.71%
47	CINCINNATI LIFE INSURANCE COMPANY THE	0.20%	66	2,042	\$1,365,946	\$0	\$1,555,182	\$146,350	113.85%
48	CLOVER INSURANCE COMPANY	0.00%	168	39	\$20,267	\$0	\$0	\$2,188	0.00%
49	CMFG LIFE INSURANCE COMPANY	0.02%	122	362	\$143,947	\$0	\$526,487	\$36,826	365.75%
50	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.13%	75	3,466	\$850,093	\$0	\$604,729	\$103,743	71.14%
51	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	217	2	\$0	\$0	\$0	\$414	N/A
52	COLUMBUS LIFE INSURANCE COMPANY	0.29%	58	460	\$1,975,148	\$0	\$2,555,878	\$92,717	129.40%
53	COMBINED INSURANCE CO OF AMERICA	0.01%	152	23	\$53,557	\$0	\$0	\$5,052	0.00%
54	COMMONWEALTH ANNUITY AND LIFE INSURANCE COM	0.02%	116	216	\$159,855	\$0	\$878,900	\$19,447	549.81%
55	CONNECTICUT GENERAL LIFE INS CO	0.08%	81	514	\$524,762	\$232,603	\$3,085,740	\$144,195	632.35%
56	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	123	242	\$140,236	\$0	\$484,265	\$23,788	345.32%
57	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.04%	102	389	\$267,949	\$0	\$441,796	\$42,337	164.88%
58	COUNTRY LIFE INSURANCE COMPANY	0.00%	189	15	\$4,602	\$0	\$0	\$686	0.00%
59	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	179	57	\$12,589	\$0	\$1,851	\$1,744	14.70%
60	DELAWARE LIFE INSURANCE COMPANY	0.00%	165	15	\$20,498	\$0	\$50,000	\$1,250	243.93%
61	ELCO MUTUAL LIFE AND ANNUITY	0.00%	217	2	\$0	\$0	\$0	\$62	N/A
62	EMC NATIONAL LIFE COMPANY	0.14%	72	1,834	\$933,283	\$0	\$1,962,143	\$99,659	210.24%
63	EQUITRUST LIFE INSURANCE COMPANY	0.61%	40	253	\$4,155,494	\$0	\$1,138,368	\$32,189	27.39%
64	FAMILY LIFE INSURANCE COMPANY	0.01%	148	89	\$59,331	\$0	\$62,067	\$3,030	104.61%
65	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.29%	19	17,081	\$8,706,415	\$0	\$7,900,819	\$1,442,809	90.75%
66	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	167	62	\$20,270	\$0	\$33,708	\$4,491	166.30%
67	FEDERATED LIFE INSURANCE COMPANY	0.77%	34	1,727	\$5,218,930	\$0	\$3,877,510	\$504,685	74.30%
68	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.20%	67	1,538	\$1,349,283	\$0	\$1,657,166	\$200,742	122.82%
69	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	217	6	\$0	\$0	\$0	\$1,281	N/A

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70	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	188	17	\$5,104	\$0	\$0	\$540	0.00%
71	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	217	0	\$0	\$0	\$9,724	\$0	N/A
72	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	209	2	\$669	\$0	\$0	\$95	0.00%
73	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.04%	100	582	\$295,351	\$0	\$739,391	\$161,009	250.34%
74	FORESTERS LIFE INSURANCE AND ANNUITY COMPANY	0.00%	207	2	\$1,013	\$0	\$0	\$150	0.00%
75	GBU FINANCIAL LIFE	0.00%	215	10	\$278	\$0	\$0	\$283	0.00%
76	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.34%	55	3,481	\$2,275,754	\$2,515,343	\$26,994,133	\$616,018	1296.69%
77	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	1.50%	17	10,593	\$10,151,008	\$0	\$13,437,786	\$2,393,905	132.38%
78	GENWORTH LIFE INSURANCE COMPANY	0.47%	46	3,046	\$3,180,566	\$0	\$1,581,607	\$866,320	49.73%
79	GLEANER LIFE INSURANCE SOCIETY	0.01%	134	52	\$100,683	\$0	\$0	\$3,337	0.00%
80	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.11%	78	8,751	\$720,144	\$0	\$479,049	\$62,132	66.52%
81	GOLDEN RULE INSURANCE COMPANY	0.13%	74	762	\$882,184	\$0	\$3,592,346	\$71,692	407.21%
82	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.06%	87	96	\$408,069	\$0	\$265,371	\$16,930	65.03%
83	GRANGE LIFE INSURANCE COMPANY	0.01%	151	23	\$56,612	\$0	\$0	\$10,193	0.00%
84	GREAT AMERICAN LIFE INSURANCE COMPANY	0.01%	139	95	\$86,101	\$0	\$60,761	\$9,987	70.57%
85	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.11%	77	812	\$775,239	\$0	\$576,605	\$45,808	74.38%
86	GREAT WEST LIFE ASSURANCE COMPANY	0.04%	98	620	\$299,954	\$5,920	\$802,149	\$34,424	269.40%
87	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	182	16	\$12,063	\$0	\$107,569	\$946	891.73%
88	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	217	3	\$0	\$0	\$0	\$11,922	N/A
89	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.02%	114	24	\$160,972	\$0	\$0	\$42,429	0.00%
90	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	176	77	\$13,753	\$0	\$164,090	\$2,100	1193.12%
91	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	113	117	\$161,567	\$0	\$70,323	\$17,703	43.53%
92	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	2.49%	12	3,540	\$16,843,290	\$0	\$6,735,572	\$1,197,698	39.99%
93	HARTFORD LIFE INSURANCE COMPANY	0.02%	112	166	\$166,322	\$106	\$266,059	\$50,527	160.03%
94	HCC LIFE INSURANCE COMPANY	0.00%	205	2	\$1,158	\$0	\$0	\$126	0.00%
95	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.06%	89	922	\$381,601	\$0	\$264,514	\$60,815	69.32%
96	INDEPENDENT ORDER OF FORESTERS THE	0.14%	71	1,231	\$943,744	\$0	\$524,410	\$79,680	55.57%
97	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.00%	206	3	\$1,030	\$0	\$0	\$240	0.00%
98	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	161	44	\$31,324	\$0	\$8,081	\$3,198	25.80%
99	INTEGRITY LIFE INSURANCE COMPANY	0.00%	217	24	\$0	\$0	\$0	\$6,258	N/A
100	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	213	1	\$344	\$0	\$30,312	\$2	8811.63%
101	INVESTORS LIFE INSURANCE COMPANY OF NORTH AM	0.04%	104	431	\$258,837	\$0	\$435,335	\$27,779	168.19%
102	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.85%	29	8,976	\$5,732,812	\$0	\$13,776,531	\$741,475	240.31%
103	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.02%	132	195	\$105,950	\$0	\$1,783,560	\$10,183	1683.40%
104	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	120	140	\$148,802	\$0	\$268,076	\$17,265	180.16%
105	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	170	52	\$19,072	\$0	\$176,839	\$7,652	927.22%
106	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	8.73%	1	26,811	\$59,071,133	\$5,781,554	\$59,670,881	\$7,372,129	110.80%
107	KANSAS CITY LIFE INSURANCE COMPANY	0.73%	36	5,465	\$4,907,597	\$0	\$8,809,784	\$506,714	179.51%
108	KNIGHTS OF COLUMBUS	0.03%	106	30	\$231,694	\$0	\$0	\$7,500	0.00%
109	LAFAYETTE LIFE INSURANCE COMPANY THE	0.02%	125	163	\$131,340	\$0	\$355,799	\$11,780	270.90%
110	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.05%	97	845	\$306,938	\$0	\$712,545	\$76,637	232.15%
111	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.50%	43	2,151	\$3,408,152	\$0	\$1,084,260	\$293,765	31.81%
112	LIFESecure INSURANCE COMPANY	0.00%	177	32	\$13,747	\$0	\$10,002	\$1,972	72.76%
113	LINCOLN BENEFIT LIFE COMPANY	1.17%	21	3,927	\$7,899,619	\$0	\$7,742,833	\$2,125,272	98.02%
114	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.07%	84	6	\$501,387	\$0	\$1,708,458	\$22,468	340.75%
115	LINCOLN NATIONAL LIFE INSURANCE COMPANY	8.55%	2	16,012	\$57,883,965	\$0	\$27,203,392	\$6,706,022	47.00%
116	LOMBARD INTERNATIONAL LIFE ASSURANCE COMPAN	0.00%	217	1	\$0	\$0	\$0	\$50	N/A
117	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	150	173	\$58,431	\$0	\$202,048	\$1,056	345.79%
118	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	195	23	\$2,877	\$0	\$2,706	\$224	94.06%
119	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	178	193	\$13,422	\$0	\$12,367	\$6,177	92.14%
120	MANHATTAN LIFE INSURANCE COMPANY	0.01%	145	20	\$66,929	\$0	\$80,427	\$1,512	120.17%
121	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.02%	119	238	\$151,520	\$0	\$163,584	\$16,316	107.96%
122	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.84%	30	647	\$5,662,689	\$0	\$7,718,046	\$242,858	136.30%
123	METROPOLITAN LIFE INSURANCE COMPANY	0.57%	42	1,494	\$3,848,606	\$0	\$1,516,207	\$136,488	39.40%
124	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.27%	63	3,614	\$1,799,437	\$0	\$4,739,484	\$237,047	263.39%
125	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.01%	144	149	\$67,515	\$0	\$304,817	\$10,112	451.48%
126	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	164	37	\$22,262	\$0	\$0	\$2,937	0.00%
127	MINNESOTA LIFE INSURANCE COMPANY	1.60%	14	899	\$10,798,144	\$0	\$80,148	\$400,790	0.74%
128	MODERN WOODMEN OF AMERICA	0.30%	57	3,526	\$2,028,351	\$0	\$1,879,484	\$195,946	92.66%
129	MONEY LIFE INSURANCE COMPANY	0.00%	203	3	\$1,195	\$0	\$0	\$200	0.00%
130	MONEY LIFE INSURANCE COMPANY OF AMERICA	0.40%	51	119	\$2,733,092	\$0	\$555,675	\$11,203	20.33%
131	MOTORISTS LIFE INSURANCE COMPANY	0.00%	191	4	\$3,828	\$0	\$0	\$178	0.00%
132	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN-AM	0.02%	115	136	\$160,819	\$0	\$148,840	\$15,664	92.55%
133	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	202	1	\$1,463	\$0	\$0	\$90	0.00%
134	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	187	-2	\$5,348	\$0	\$0	\$0	0.00%
135	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.01%	147	149	\$63,522	\$0	\$95,304	\$7,036	150.03%
136	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	127	266	\$127,966	\$0	\$257,066	\$15,686	200.89%
137	NATIONAL LIFE INSURANCE COMPANY	0.08%	83	399	\$511,300	\$0	\$494,526	\$79,900	96.72%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.19%	69	606	\$1,281,644	\$3,624	\$426,763	\$40,122	33.58%
139	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	1.06%	22	859	\$7,199,956	\$0	\$654,451	\$517,637	9.09%
140	NATIONWIDE LIFE INSURANCE COMPANY	0.27%	61	120	\$1,823,142	\$0	\$1,235,437	\$67,240	67.76%
141	NEW ENGLAND LIFE INSURANCE COMPANY	0.39%	52	6	\$2,615,816	\$0	\$4,846,121	\$1,134	185.26%
142	NEW YORK LIFE INSURANCE AND ANNUITY CORPORAT	3.30%	8	7,680	\$22,363,639	\$0	\$22,432,015	\$2,561,338	100.31%
143	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	1.27%	20	3,665	\$8,607,310	\$0	\$7,502,236	\$1,009,297	87.16%
144	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	4.38%	6	940	\$29,659,583	\$0	\$5,840,150	\$827,825	19.69%
145	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH C.	0.01%	140	109	\$83,483	\$0	\$52,847	\$5,923	63.30%
146	OHIO NATIONAL LIFE ASSURANCE CORPORATION	2.23%	13	1,105	\$15,091,620	\$0	\$7,534,424	\$365,700	49.92%
147	OHIO STATE LIFE INSURANCE COMPANY THE	0.10%	79	1,139	\$670,053	\$0	\$606,217	\$62,814	90.47%
148	OPTUM INSURANCE OF OHIO INC	0.00%	201	2	\$1,697	\$0	\$2,490	\$124	146.73%
149	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	193	5	\$3,132	\$0	\$0	\$0	0.00%
150	PACIFIC LIFE INSURANCE COMPANY	5.44%	4	3,423	\$36,817,911	\$36,036	\$9,520,090	\$4,336,802	25.96%
151	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	208	0	\$822	\$0	\$0	\$0	0.00%
152	PEKIN LIFE INSURANCE COMPANY	0.02%	117	231	\$158,111	\$0	\$152,020	\$18,336	96.15%
153	PENN INSURANCE AND ANNUITY COMPANY THE	0.41%	50	615	\$2,760,733	\$0	\$495,707	\$177,670	17.96%
154	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.82%	31	857	\$5,556,747	\$0	\$242,687	\$183,539	4.37%
155	PHL VARIABLE INSURANCE COMPANY	0.63%	39	464	\$4,297,212	\$0	\$1,633,129	\$374,395	38.00%
156	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	149	9	\$58,880	\$0	\$36,638	\$16,900	62.22%
157	PHOENIX LIFE INSURANCE COMPANY	0.02%	131	121	\$119,299	\$0	\$385,896	\$13,457	323.47%
158	PIONEER AMERICAN INSURANCE COMPANY	0.00%	186	12	\$7,142	\$0	\$1,502	\$683	21.03%
159	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	137	408	\$89,081	\$0	\$412,430	\$45,854	462.98%
160	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	194	8	\$3,012	\$0	\$1,433	\$448	47.58%
161	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	184	72	\$7,685	\$0	\$10,277	\$1,617	133.73%
162	PRINCIPAL LIFE INSURANCE COMPANY	0.72%	37	1,916	\$4,847,323	\$0	\$3,083,022	\$776,603	63.60%
163	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.87%	28	931	\$5,855,455	\$0	\$212,394	\$443,394	3.63%
164	PROFESSIONAL INSURANCE COMPANY	0.00%	211	1	\$579	\$0	\$0	\$57	0.00%
165	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	214	2	\$310	\$0	\$2,017	\$125	650.65%
166	PROTECTIVE LIFE INSURANCE COMPANY	3.12%	10	14,491	\$21,121,229	\$0	\$253,040,576	\$5,185,436	1198.04%
167	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.08%	82	6,160	\$518,258	\$0	\$632,475	\$138,666	122.04%
168	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	216	1	\$157	\$0	\$0	\$7	0.00%
169	PRUCO LIFE INSURANCE COMPANY	4.34%	7	3,588	\$29,359,078	\$0	\$2,376,832	\$1,556,160	8.10%
170	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.03%	108	305	\$214,158	\$31,803	\$518,322	\$19,037	256.88%
171	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.00%	204	14	\$1,189	\$0	\$0	\$549	0.00%
172	RELIASTAR LIFE INSURANCE COMPANY	0.46%	48	2,208	\$3,115,481	\$0	\$15,204,342	\$327,793	488.03%
173	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.06%	86	1,862	\$424,043	\$0	\$348,228	\$50,516	82.12%
174	RIVERSOURCE LIFE INSURANCE COMPANY	0.79%	32	1,583	\$5,377,782	\$0	\$2,198,114	\$294,568	40.87%
175	ROYAL NEIGHBORS OF AMERICA	0.02%	126	358	\$130,437	\$0	\$11,606	\$14,823	8.90%
176	SAGICOR LIFE INSURANCE COMPANY	0.03%	110	169	\$182,962	\$0	\$0	\$15,840	0.00%
177	SECURIAN LIFE INSURANCE COMPANY	0.00%	172	2	\$17,082	\$0	\$0	\$1,380	0.00%
178	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.01%	143	397	\$68,926	\$0	\$111,011	\$27,078	161.06%
179	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.50%	16	1,934	\$10,174,258	\$0	\$12,962,007	\$961,201	127.40%
180	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEI	0.01%	142	20	\$81,572	\$0	\$0	\$2,010	0.00%
181	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	136	32	\$95,093	\$0	\$38,650	\$2,632	40.64%
182	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.03%	109	269	\$208,277	\$0	\$286,667	\$20,393	137.64%
183	SETTLERS LIFE INSURANCE COMPANY	0.00%	181	6	\$12,064	\$0	\$2,509	\$366	20.80%
184	SHELTER LIFE INSURANCE COMPANY	1.06%	23	12,991	\$7,142,458	\$0	\$8,038,638	\$890,809	112.55%
185	SHENANDOAH LIFE INSURANCE COMPANY	0.06%	88	271	\$383,188	\$0	\$108,840	\$10,739	28.40%
186	STANDARD INSURANCE COMPANY	0.00%	163	36	\$28,382	\$19,526	\$27,521	\$2,770	165.76%
187	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	217	6	\$0	\$0	\$0	\$279	N/A
188	STATE FARM LIFE INSURANCE COMPANY	5.68%	3	47,680	\$38,436,903	\$0	\$29,292,612	\$4,426,106	76.21%
189	STATE LIFE INSURANCE COMPANY	0.02%	129	1,049	\$120,849	\$0	\$659,940	\$4,868	546.09%
190	STATE MUTUAL INSURANCE COMPANY	0.00%	197	5	\$2,049	\$0	\$0	\$148	0.00%
191	SUN LIFE ASSURANCE COMPANY OF CANADA	0.73%	35	667	\$4,970,280	\$0	\$6,254,740	\$628,552	125.84%
192	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	158	59	\$36,428	\$0	\$105,390	\$5,815	289.31%
193	SURETY LIFE INSURANCE COMPANY	0.04%	99	511	\$298,383	\$0	\$330,471	\$37,825	110.75%
194	SYMETRA LIFE INSURANCE COMPANY	0.98%	25	3,309	\$6,621,487	\$0	\$3,434,726	\$346,487	51.87%
195	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	180	51	\$12,070	\$0	\$8,118	\$1,242	67.26%
196	TEXAS LIFE INSURANCE COMPANY	0.46%	47	12,671	\$3,142,084	\$0	\$1,222,771	\$406,028	38.92%
197	THRIVENT FINANCIAL FOR LUTHERANS	3.25%	9	32,582	\$21,962,220	\$0	\$22,377,057	\$2,472,787	101.89%
198	TIAA-CREF LIFE INSURANCE COMPANY	0.50%	45	108	\$3,365,201	\$0	\$267,751	\$132,127	7.96%
199	TIME INSURANCE COMPANY	0.05%	92	586	\$363,568	\$0	\$706,973	\$36,074	194.45%
200	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	217	37	\$0	\$0	\$663,081	\$8,887	N/A
201	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.00%	169	14	\$19,994	\$0	\$0	\$3,243	0.00%
202	TRANSAMERICA LIFE INSURANCE COMPANY	2.56%	11	8,034	\$17,323,337	\$0	\$37,915,536	\$1,304,685	218.87%
203	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.31%	56	2,957	\$2,088,413	\$0	\$229,468	\$249,367	10.99%
204	TRUSTMARK INSURANCE COMPANY	0.01%	138	120	\$86,730	\$0	\$100,682	\$6,553	116.09%
205	U S FINANCIAL LIFE INSURANCE COMPANY	0.09%	80	412	\$625,214	\$0	\$1,449,456	\$45,600	231.83%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	UNIFIED LIFE INSURANCE COMPANY	0.00%	183	15	\$10,294	\$0	\$0	\$836	0.00%
207	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	185	39	\$7,583	\$0	\$0	\$626	0.00%
208	UNION LABOR LIFE INSURANCE COMPANY	0.00%	192	2	\$3,300	\$0	\$0	\$52	0.00%
209	UNION SECURITY INSURANCE COMPANY	0.01%	155	89	\$43,299	\$0	\$97,322	\$2,923	224.77%
210	UNITED AMERICAN INSURANCE COMPANY	0.00%	217	3	\$0	\$0	\$9,903	\$57	N/A
211	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	159	131	\$35,972	\$0	\$37,997	\$4,401	105.63%
212	UNITED HERITAGE LIFE INSURANCE COMPANY	0.02%	133	174	\$102,567	\$0	\$130,689	\$7,932	127.42%
213	UNITED INSURANCE COMPANY OF AMERICA	0.01%	160	108	\$34,666	\$0	\$89,140	\$3,659	257.14%
214	UNITED LIFE INSURANCE COMPANY	0.07%	85	604	\$474,462	\$0	\$855,405	\$48,996	180.29%
215	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.97%	26	4,446	\$6,587,261	\$0	\$4,468,049	\$631,959	67.83%
216	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.00%	174	47	\$14,132	\$0	\$27,371	\$21,476	193.68%
217	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.01%	135	372	\$98,291	\$0	\$298,863	\$23,256	304.06%
218	UNUM INSURANCE COMPANY	0.01%	154	130	\$50,048	\$0	\$12,202	\$6,501	24.38%
219	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	175	24	\$14,104	\$0	\$84,394	\$3,661	598.37%
220	USAA LIFE INSURANCE COMPANY	0.27%	62	1,549	\$1,811,643	\$0	\$1,531,849	\$167,787	84.56%
221	VOYA INSURANCE AND ANNUITY COMPANY	0.02%	130	306	\$120,157	\$0	\$58,091	\$30,704	48.35%
222	VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.13%	73	965	\$899,464	\$0	\$1,782,285	\$153,227	198.15%
223	WASHINGTON NATIONAL INSURANCE COMPANY	0.06%	90	834	\$373,598	\$22,178	\$2,488,794	\$28,722	672.11%
224	WEST COAST LIFE INSURANCE COMPANY	0.27%	60	1,125	\$1,834,326	\$0	\$1,670,935	\$385,824	91.09%
225	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.45%	49	4,437	\$3,012,751	\$0	\$2,673,759	\$230,229	88.75%
226	WILCO LIFE INSURANCE COMPANY	0.22%	64	2,319	\$1,468,428	\$0	\$3,384,668	\$217,515	230.50%
227	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.12%	76	1,534	\$800,315	\$130,033	\$1,837,000	\$68,273	245.78%
228	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.05%	95	139	\$334,811	\$0	\$1,751,263	\$48,881	523.06%
TOTAL		100.00%		414,709	\$676,787,654	\$8,804,115	\$819,081,062	\$70,130,895	122.33%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	16.02%	3	2,836	\$2,032,196	\$0	\$831,223	\$31,726	40.90%
2	ABILITY INSURANCE COMPANY	0.00%	46	1	\$0	\$0	\$0	\$4	N/A
3	AMERICAN CONTINENTAL INSURANCE COMPANY	0.48%	14	69	\$60,940	\$0	\$0	\$749	0.00%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	46	976	\$0	\$0	\$0	\$1,911	N/A
5	AMERICAN INCOME LIFE INSURANCE CO	5.46%	5	1,375	\$692,463	\$0	\$141,470	\$4,520	20.43%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.33%	16	370	\$42,111	\$0	\$317,790	\$437	754.65%
7	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.01%	40	4	\$924	\$0	\$0	\$23	0.00%
8	ASSURITY LIFE INSURANCE COMPANY	0.08%	25	12	\$9,558	\$0	\$0	\$887	0.00%
9	ATLANTA LIFE INSURANCE COMPANY	0.00%	46	7	\$0	\$0	\$0	\$0	N/A
10	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	46	25	\$0	\$0	\$0	\$220	N/A
11	BANKERS LIFE INSURANCE COMPANY	0.00%	46	1	\$0	\$0	\$0	\$10	N/A
12	CATHOLIC FINANCIAL LIFE	0.00%	42	2	\$392	\$0	\$4,621	\$13	1178.83%
13	CMFG LIFE INSURANCE COMPANY	0.00%	46	12	\$0	\$0	\$0	\$70	N/A
14	COLONIAL PENN LIFE INSURANCE COMPANY	4.25%	6	1,866	\$538,933	\$0	\$334,518	\$2,872	62.07%
15	COMBINED INSURANCE CO OF AMERICA	0.00%	46	2	\$0	\$0	\$0	\$0	N/A
16	CONTINENTAL GENERAL INSURANCE COMPANY	0.04%	29	17	\$4,597	\$0	\$40,350	\$1,584	877.75%
17	CSA FRATERNAL LIFE	0.01%	37	5	\$1,743	\$0	\$5,681	\$157	325.93%
18	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.43%	15	198	\$54,722	\$0	\$65,488	\$631	119.67%
19	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.17%	19	60	\$21,210	\$0	\$1,188	\$312	5.60%
20	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	45	65	\$3	\$0	\$21,125	\$305	704166.67%
21	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.08%	24	539	\$9,976	\$0	\$30,728	\$3,316	308.02%
22	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.05%	27	21	\$6,866	\$0	\$11,417	\$1,033	166.28%
23	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	46	2	\$0	\$0	\$0	\$70	N/A
24	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	2.09%	9	232	\$265,602	\$0	\$69,086	\$4,568	26.01%
25	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.20%	18	147	\$25,155	\$0	\$6,718	\$756	26.71%
26	GLENER LIFE INSURANCE SOCIETY	0.11%	22	21	\$14,258	\$0	\$0	\$200	0.00%
27	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	46	17	\$0	\$0	\$0	\$85	N/A
28	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.00%	46	16	\$0	\$0	\$0	\$100	N/A
29	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	44	1	\$75	\$0	\$0	\$4	0.00%
30	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.16%	21	29	\$20,018	\$0	\$23,000	\$230	114.90%
31	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.04%	28	25	\$5,187	\$0	\$8,730	\$173	168.31%
32	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.01%	39	3	\$968	\$0	\$0	\$41	0.00%
33	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	46	9	\$0	\$0	\$0	\$37	N/A
34	LINCOLN HERITAGE LIFE INSURANCE COMPANY	13.11%	4	3,386	\$1,662,141	\$0	\$612,961	\$7,733	36.88%
35	MEDICO INSURANCE COMPANY	0.08%	23	7	\$9,987	\$0	\$5,825	\$44	58.33%
36	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	46	0	\$0	\$0	\$0	\$22	N/A
37	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.06%	26	42	\$7,650	\$0	\$4,039	\$438	52.80%
38	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	41	1	\$564	\$0	\$0	\$61	0.00%
39	PHYSICIANS LIFE INSURANCE COMPANY	29.20%	1	6,937	\$3,703,883	\$0	\$2,683,962	\$31,141	72.46%
40	RESERVE NATIONAL INSURANCE COMPANY	3.15%	7	632	\$399,331	\$0	\$344,315	\$4,015	86.22%
41	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	35	25	\$2,342	\$0	\$6,000	\$65	256.19%
42	THE RELIABLE LIFE INSURANCE COMPANY	16.05%	2	12,388	\$2,035,086	\$0	\$1,243,188	\$21,047	61.09%
43	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.01%	38	5	\$1,150	\$0	\$0	\$18	0.00%
44	TRANSAMERICA LIFE INSURANCE COMPANY	1.80%	10	453	\$228,486	\$0	\$728,010	\$5,894	318.62%
45	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.81%	13	693	\$103,312	\$0	\$122,997	\$1,706	119.05%
46	TRUSTMARK INSURANCE COMPANY	0.03%	31	11	\$3,750	\$0	\$2,945	\$69	78.53%
47	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	32	21	\$2,966	\$0	\$4,366	\$60	147.20%
48	UNITED AMERICAN INSURANCE COMPANY	0.02%	36	4	\$2,095	\$0	\$0	\$46	0.00%
49	UNITED FIDELITY LIFE INSURANCE COMPANY	0.16%	20	108	\$20,378	\$0	\$0	\$454	0.00%
50	UNITED HERITAGE LIFE INSURANCE COMPANY	2.82%	8	640	\$357,792	\$0	\$297,513	\$3,383	83.15%
51	UNITED HOME LIFE INSURANCE COMPANY	0.84%	12	118	\$106,938	\$0	\$0	\$1,535	0.00%
52	UNITED INSURANCE COMPANY OF AMERICA	0.03%	30	14	\$3,969	\$0	\$6,074	\$38	153.04%
53	UNITED LIFE INSURANCE COMPANY	0.27%	17	22	\$33,724	\$0	\$1,982	\$60	5.88%
54	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.02%	33	35,545	\$2,558	\$0	\$0	\$296,130	0.00%
55	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	46	1	\$0	\$0	\$0	\$0	N/A
56	VANTIS LIFE INSURANCE COMPANY	0.00%	46	0	\$0	\$0	\$50,000	\$0	N/A
57	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	43	13	\$353	\$21	\$2,348	\$27	671.10%
58	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	1.45%	11	456	\$183,913	\$13,407	\$305,346	\$2,994	173.32%
59	WESTERN CATHOLIC UNION	0.02%	34	13	2,451	\$0	\$10,226	\$114	417.22%
TOTAL		100.00%		70,500	12,682,716	\$13,428	\$8,345,230	\$434,138	65.91%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL CREDIT LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPAN	42.31%	2	17,809	\$568,489	\$0	\$431,472	\$51,426	75.90%
2	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	6	197	-\$1,561	\$0	\$33,223	\$577	-2128.32%
3	AMERICAN NATIONAL INSURANCE COMPANY	51.50%	1	5,849	\$691,849	\$0	\$224,766	\$45,990	32.49%
4	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	3.28%	3	0	\$44,089	\$0	\$116,074	\$0	263.27%
5	MIDWEST NATIONAL LIFE INSURANCE COMPANY C	0.00%	6	1	\$0	\$0	\$0	\$3	N/A
6	OLD UNITED LIFE INSURANCE COMPANY	3.03%	4	364	\$40,749	\$0	\$0	\$5,176	0.00%
7	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	5	227	\$28	\$0	\$168,151	\$1,976	600539.29%
8	SHELTER LIFE INSURANCE COMPANY	0.00%	6	\$15	-\$129	\$0	\$1,276	\$63	-989.15%
	TOTAL	100.00%		\$24,462	\$1,343,514	\$0	\$974,962	\$105,211	72.57%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.01%	56	13	\$22,077	\$0	\$6,912	\$2,721	31.31%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	73	7	\$0	\$0	\$0	\$1,081	N/A
3	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	70	1	\$2,400	\$0	\$0	\$0	0.00%
4	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.91%	24	1,657	\$1,485,811	\$0	\$1,058,536	\$181,255	71.24%
5	AMERICAN GENERAL LIFE INSURANCE CO	2.63%	13	1,593	\$4,272,533	\$0	\$3,403,269	\$413,169	79.65%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.12%	40	276	\$196,506	\$0	\$369,404	\$74,394	187.99%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	0.04%	48	129	\$69,545	\$0	\$359,420	\$29,531	516.82%
8	AMERITAS LIFE INSURANCE CORP	0.00%	73	713	\$0	\$0	\$0	\$120,759	N/A
9	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	63	7	\$6,912	\$0	\$207,150	\$1,631	2996.96%
10	AXA EQUITABLE LIFE INSURANCE COMPANY	6.46%	5	6,526	\$10,499,428	\$0	\$17,538,209	\$2,690,310	167.04%
11	BANNER LIFE INSURANCE COMPANY	0.00%	66	5	\$4,457	\$0	\$0	\$2,932	0.00%
12	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.40%	29	999	\$653,766	\$0	\$2,064,545	\$289,610	315.79%
13	C M LIFE INSURANCE COMPANY	0.31%	32	301	\$500,421	\$0	\$1,140,202	\$75,769	227.85%
14	CMFG LIFE INSURANCE COMPANY	0.28%	34	595	\$455,634	\$84,916	\$944,371	\$35,734	225.90%
15	COLUMBUS LIFE INSURANCE COMPANY	0.02%	53	9	\$28,508	\$0	\$12,904	\$3,820	45.26%
16	COMMONWEALTH ANNUITY AND LIFE INSURANCE CI	0.24%	35	521	\$383,041	\$0	\$2,354,251	\$105,517	614.62%
17	CONNECTICUT GENERAL LIFE INS CO	0.01%	58	7	\$17,678	\$0	\$76,126	\$1,776	430.63%
18	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	59	26	\$17,583	\$0	\$0	\$2,425	0.00%
19	DELAWARE LIFE INSURANCE COMPANY	0.05%	47	110	\$75,331	\$0	\$3,436,324	\$85,927	4561.63%
20	EQUITRUST LIFE INSURANCE COMPANY	0.01%	57	21	\$20,342	\$0	\$56,062	\$2,145	275.60%
21	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.82%	18	2,666	\$2,964,954	\$0	\$1,603,699	\$373,362	54.09%
22	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	73	1	\$0	\$0	\$0	\$59	N/A
23	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COM	0.00%	72	2	\$591	\$0	\$13,123	\$36	2220.47%
24	FORESTERS LIFE INSURANCE AND ANNUITY COMPA	0.17%	38	257	\$270,697	\$0	\$210,493	\$17,879	77.76%
25	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.33%	16	2,896	\$3,789,012	\$1,100,509	\$5,151,719	\$439,764	165.01%
26	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.12%	41	185	\$195,590	\$0	\$445,381	\$40,683	227.71%
27	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	0.01%	61	6	\$14,052	\$0	\$0	\$1,530	0.00%
28	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.07%	45	102	\$115,103	\$0	\$0	\$18,917	0.00%
29	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	6.28%	6	3,332	\$10,208,744	\$0	\$12,329,604	\$1,149,692	120.77%
30	HARTFORD LIFE INSURANCE COMPANY	0.17%	37	11,508	\$276,060	\$0	\$5,393,142	\$1,121,613	1953.61%
31	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	73	5	\$0	\$0	\$0	\$433	N/A
32	INTEGRITY LIFE INSURANCE COMPANY	0.01%	62	17	\$9,911	\$0	\$0	\$1,892	0.00%
33	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.08%	44	43	\$126,505	\$0	\$0	\$27,081	0.00%
34	KANSAS CITY LIFE INSURANCE COMPANY	0.02%	54	239	\$28,379	\$0	\$305,009	\$53,623	1074.77%
35	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	64	9	\$6,451	\$0	\$37,878	\$826	587.16%
36	LINCOLN BENEFIT LIFE COMPANY	0.72%	25	708	\$1,169,398	\$0	\$137,546	\$230,911	11.76%
37	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.01%	60	1	\$15,250	\$0	\$0	\$0	0.00%
38	LINCOLN NATIONAL LIFE INSURANCE COMPANY	8.66%	3	3,894	\$14,075,275	\$0	\$6,614,876	\$1,630,661	47.00%
39	LOMBARD INTERNATIONAL LIFE ASSURANCE COMP	0.00%	73	4	\$0	\$0	\$0	\$22,500	N/A
40	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	0.42%	27	428	\$677,614	\$0	\$1,079	\$136,919	0.16%
41	METROPOLITAN LIFE INSURANCE COMPANY	2.43%	14	4,106	\$3,948,054	\$0	\$5,835,642	\$641,379	147.81%
42	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.12%	42	357	\$190,004	\$0	\$370,879	\$30,578	195.20%
43	MINNESOTA LIFE INSURANCE COMPANY	12.44%	1	3,056	\$20,220,157	\$0	\$7,158,264	\$1,521,097	35.40%
44	MML BAY STATE LIFE INSURANCE COMPANY	0.35%	30	593	\$570,370	\$0	\$2,107,304	\$88,963	369.46%
45	MONY LIFE INSURANCE COMPANY	0.00%	65	4	\$6,289	\$0	\$0	\$931	0.00%
46	MONY LIFE INSURANCE COMPANY OF AMERICA	1.38%	21	966	\$2,251,225	\$0	\$864,436	\$346,613	38.40%
47	NATIONAL LIFE INSURANCE COMPANY	0.03%	51	44	\$42,435	\$0	\$268,519	\$8,454	632.78%
48	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	3.43%	11	392	\$5,572,341	\$0	\$1,768,597	\$492,215	31.74%
49	NATIONWIDE LIFE INSURANCE COMPANY	4.94%	7	1,253	\$8,029,101	\$0	\$247,463	\$582,277	3.08%
50	NEW ENGLAND LIFE INSURANCE COMPANY	0.23%	36	1,449	\$375,599	\$0	\$586,383	\$379,246	156.12%
51	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	2.86%	12	70	\$4,652,846	\$0	\$3,320,224	\$2,877	71.36%
52	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAI	4.94%	8	3,153	\$8,027,463	\$2,828,896	\$6,684,818	\$787,385	118.51%
53	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.52%	26	486	\$847,727	\$0	\$1,137,786	\$134,819	134.22%
54	PACIFIC LIFE & ANNUITY COMPANY	0.14%	39	0	\$233,454	\$0	\$0	\$0	0.00%
55	PACIFIC LIFE INSURANCE COMPANY	8.79%	2	1,490	\$14,289,835	\$0	\$94,077,109	\$1,238,896	658.35%
56	PHL VARIABLE INSURANCE COMPANY	0.28%	33	220	\$456,687	\$0	\$689,950	\$94,581	151.08%
57	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	67	6	\$4,200	\$0	\$0	\$4,426	0.00%
58	PHOENIX LIFE INSURANCE COMPANY	0.32%	31	973	\$515,069	\$0	\$4,162,799	\$354,292	808.20%
59	PROTECTIVE LIFE INSURANCE COMPANY	2.40%	15	1,209	\$3,904,246	\$0	\$14,067,955	\$300,792	360.32%
60	PRUCO LIFE INSURANCE COMPANY	6.91%	4	7,789	\$11,230,627	\$0	\$11,802,108	\$939,018	105.09%
61	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOR	0.01%	55	27	\$24,080	\$0	\$0	\$5,982	0.00%
62	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	4.05%	9	10,439	\$6,591,071	\$303,200	\$15,651,015	\$852,813	242.06%
63	RELIASTAR LIFE INSURANCE COMPANY	1.03%	23	782	\$1,672,197	\$0	\$2,602,655	\$226,749	155.64%
64	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOI	0.00%	71	10	\$1,957	\$0	\$0	\$225	0.00%
65	RIVERSOURCE LIFE INSURANCE COMPANY	3.46%	10	2,662	\$5,619,923	\$0	\$7,014,990	\$778,799	124.82%
66	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.40%	20	307	\$2,281,686	\$0	\$1,620,762	\$356,720	71.03%
67	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	68	7	\$3,888	\$0	\$0	\$1,500	0.00%
68	STATE FARM LIFE INSURANCE COMPANY	1.04%	22	1,962	\$1,685,835	\$0	\$1,788,031	\$274,453	106.06%
69	SYMETRA LIFE INSURANCE COMPANY	0.00%	73	0	\$0	\$0	\$127,017	\$0	N/A
70	THRIVENT FINANCIAL FOR LUTHERANS	1.97%	17	1,792	\$3,195,854	\$0	\$1,350,507	\$328,926	42.26%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	THRIVENT LIFE INSURANCE COMPANY	0.04%	49	92	\$66,268	\$0	\$574,112	\$11,916	866.35%
72	TRANSAMERICA ADVISORS LIFE INSURANCE COMPA	0.02%	52	146	\$30,000	\$0	\$2,502,348	\$37,757	8341.16%
73	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.00%	69	6	\$3,678	\$0	\$0	\$1,488	0.00%
74	TRANSAMERICA LIFE INSURANCE COMPANY	0.10%	43	490	\$170,304	\$0	\$2,050,714	\$179,488	1204.15%
75	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	1.47%	19	1,509	\$2,393,906	\$0	\$2,775,443	\$440,845	115.94%
76	UNION SECURITY INSURANCE COMPANY	0.41%	28	649	\$667,226	\$0	\$1,384,883	\$94,060	207.56%
77	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.03%	50	53	\$42,611	\$0	\$1,353,902	\$15,326	3177.35%
78	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.05%	46	48	\$79,168	\$0	\$4,510	\$28,138	5.70%
TOTAL		100.00%		88,416	\$162,552,940	\$4,317,521	\$261,222,359	\$20,972,911	163.36%



**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	0.15%	73	73	\$1,208,497	\$0	\$300,535	\$0	24.87%
2	AETNA LIFE INSURANCE COMPANY	0.00%	214	0	\$0	\$0	\$217,938	\$0	N/A
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AM	0.08%	86	2,102	\$625,668	\$0	\$6,612,526	\$0	1056.87%
4	ALLSTATE ASSURANCE COMPANY	0.00%	214	0	\$0	\$0	\$1,705	\$0	N/A
5	ALLSTATE LIFE INSURANCE COMPANY	0.01%	120	1,582	\$96,250	\$0	\$9,996,132	\$0	10385.59%
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOI	0.00%	214	0	\$0	\$0	\$22,900	\$0	N/A
7	AMERICAN AMICABLE LIFE INSURANCE COMPANY (	0.00%	134	70	\$37,993	\$0	\$0	\$0	0.00%
8	AMERICAN BANKERS LIFE ASSURANCE OF FLORID	0.00%	194	10	\$606	\$0	\$0	\$0	0.00%
9	AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.01%	133	7	\$41,857	\$0	\$15,417	\$0	36.83%
10	AMERICAN EQUITY INVESTMENT LIFE INSURANCE (	1.72%	20	874	\$13,618,472	\$0	\$3,457,635	\$0	25.39%
11	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.15%	72	1,595	\$1,209,515	\$0	\$2,168,401	\$0	179.28%
12	AMERICAN FIDELITY ASSURANCE COMPANY	0.17%	66	1,682	\$1,359,229	\$0	\$0	\$0	0.00%
13	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.01%	128	7	\$64,282	\$0	\$76,459	\$0	118.94%
14	AMERICAN GENERAL LIFE INSURANCE CO	7.50%	1	15,391	\$59,212,941	\$1,856	\$39,961,569	\$0	67.49%
15	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	161	25	\$7,263	\$0	\$163,499	\$0	2251.12%
16	AMERICAN HOME LIFE INSURANCE COMPANY	0.01%	130	74	\$63,223	\$0	\$54,243	\$0	85.80%
17	AMERICAN INCOME LIFE INSURANCE CO	0.00%	214	7	\$0	\$0	\$0	\$0	N/A
18	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	156	329	\$10,754	\$0	\$74,679	\$0	694.43%
19	AMERICAN NATIONAL INSURANCE COMPANY	2.21%	15	2,712	\$17,473,242	\$0	\$13,910,406	\$0	79.61%
20	AMERICAN RETIREMENT LIFE INSURANCE COMPAN	0.00%	214	1	\$0	\$0	\$60,788	\$0	N/A
21	AMERICAN UNDERWRITERS LIFE INSURANCE COMI	0.01%	126	14	\$81,600	\$0	\$120,564	\$0	147.75%
22	AMERICAN UNITED LIFE INSURANCE COMPANY	0.30%	52	303	\$2,386,540	\$0	\$501,565	\$0	21.02%
23	AMERICO FINANCIAL LIFE AND ANNUITY INSURANC	0.00%	192	121	\$680	\$0	\$670,491	\$0	98601.62%
24	AMERITAS LIFE INSURANCE CORP	0.03%	105	359	\$229,097	\$93	\$1,441,789	\$0	629.38%
25	AMICA LIFE INSURANCE COMPANY	0.00%	172	7	\$5,500	\$0	\$3,317	\$0	60.31%
26	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	121	145	\$95,647	\$0	\$227,607	\$0	237.97%
27	ASSURED LIFE ASSOCIATION	0.00%	201	2	\$447	\$0	\$2,392	\$0	535.12%
28	ASSURITY LIFE INSURANCE COMPANY	0.06%	93	142	\$455,520	\$0	\$585,301	\$0	128.49%
29	ATHENE ANNUITY & LIFE ASSURANCE COMPANY C	0.00%	214	42	\$0	\$0	\$1,602,704	\$0	N/A
30	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.02%	113	865	\$136,269	\$0	\$3,098,846	\$0	2274.07%
31	ATHENE ANNUITY AND LIFE COMPANY	1.24%	26	1,767	\$9,776,033	\$0	\$16,614,459	\$0	169.95%
32	ATLANTIC COAST LIFE INSURANCE COMPANY	0.01%	131	1	\$50,000	\$0	\$0	\$0	0.00%
33	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	214	39	\$0	\$0	\$25,982	\$0	N/A
34	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	144	23	\$20,000	\$0	\$0	\$0	0.00%
35	AUTO OWNERS LIFE INSURANCE COMPANY	0.21%	60	1,515	\$1,676,020	\$0	\$1,402,676	\$0	83.69%
36	AXA EQUITABLE LIFE INSURANCE COMPANY	0.02%	112	277	\$147,703	\$0	\$2,197,403	\$0	1487.72%
37	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	189	3	\$1,200	\$0	\$469	\$0	39.08%
38	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	180	0	\$2,880	\$0	\$0	\$0	0.00%
39	BANKERS LIFE AND CASUALTY COMPANY	0.22%	58	2,723	\$1,742,490	\$0	\$12,017,184	\$0	689.66%
40	BANKERS LIFE INSURANCE COMPANY	0.17%	68	260	\$1,324,141	\$0	\$0	\$0	0.00%
41	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	214	18	\$0	\$0	\$47,013	\$0	N/A
42	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	198	22	\$572	\$0	\$1,310	\$0	229.02%
43	BERKSHIRE HATHAWAY LIFE INSURANCE COMPAN	0.00%	214	7	\$0	\$0	\$287,189	\$0	N/A
44	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.91%	32	5,064	\$7,178,889	\$0	\$44,833,945	\$0	624.52%
45	C M LIFE INSURANCE COMPANY	1.27%	25	2,035	\$10,042,726	\$0	\$12,166,916	\$0	121.15%
46	CANADA LIFE ASSURANCE COMPANY	0.00%	214	486	\$0	\$0	\$512,966	\$0	N/A
47	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	149	1,302	\$13,254	\$0	\$648,233	\$0	4890.85%
48	CAPITOL LIFE INSURANCE COMPANY	0.35%	48	102	\$2,750,046	\$0	\$582,022	\$0	21.16%
49	CATHOLIC FINANCIAL LIFE	0.05%	96	408	\$400,333	\$0	\$79,882	\$0	19.95%
50	CATHOLIC HOLY FAMILY SOCIETY	0.14%	76	667	\$1,071,570	\$0	\$495,525	\$0	46.24%
51	CATHOLIC ORDER OF FORESTERS	0.00%	138	86	\$30,019	\$0	\$441,056	\$0	1469.26%
52	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	214	7	\$0	\$0	\$0	\$0	N/A
53	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	160	107	\$7,881	\$0	\$14,081	\$0	178.67%
54	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	207	1	\$302	\$0	\$1,788	\$0	592.05%
55	CENTURION LIFE INSURANCE COMPANY	0.00%	214	556	\$0	\$0	\$2,896,478	\$0	N/A
56	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	202	6	\$416	\$0	\$74	\$0	17.79%
57	CHURCH LIFE INSURANCE CORPORATION	0.00%	140	19	\$27,200	\$0	\$8,301	\$0	30.52%
58	CICA LIFE INSURANCE COMPANY OF AMERICA	0.05%	94	179	\$432,147	\$0	\$121,162	\$0	28.04%
59	CINCINNATI LIFE INSURANCE COMPANY THE	0.15%	71	277	\$1,220,107	\$0	\$2,673,123	\$0	219.09%
60	CMFG LIFE INSURANCE COMPANY	0.52%	43	303	\$4,070,680	\$0	\$2,053,643	\$0	50.45%
61	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.00%	214	1	\$0	\$0	\$0	\$0	N/A
62	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	214	4	\$0	\$0	\$118,867	\$0	N/A
63	COLORADO BANKERS LIFE INS CO	0.06%	92	1,068	\$481,155	\$0	\$440,065	\$0	91.46%
64	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	176	1	\$4,835	\$0	\$0	\$0	0.00%
65	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	178	2	\$3,200	\$0	\$0	\$0	0.00%
66	COLUMBUS LIFE INSURANCE COMPANY	1.93%	17	3,407	\$15,236,853	\$0	\$13,420,664	\$0	88.08%
67	COMBINED INSURANCE CO OF AMERICA	0.00%	214	2	\$0	\$0	\$0	\$0	N/A
68	CONNECTICUT GENERAL LIFE INS CO	0.00%	214	138	\$0	\$0	\$1,156,203	\$0	N/A
69	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	195	5	\$600	\$0	\$11	\$0	1.83%

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	175	111	\$4,956	\$0	\$70,534	\$0	1423.20%
71	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.20%	61	482	\$1,590,757	\$0	\$3,205,819	\$0	201.53%
72	COUNTRY LIFE INSURANCE COMPANY	0.00%	150	5	\$13,135	\$749	\$0	\$0	5.70%
73	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	167	27	\$6,500	\$0	\$11,682	\$0	179.72%
74	CSA FRATERNAL LIFE	0.00%	204	1	\$360	\$0	\$0	\$0	0.00%
75	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	214	51	\$0	\$0	\$839,544	\$0	N/A
76	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	177	40	\$4,800	\$0	\$1,139	\$0	23.73%
77	DELAWARE LIFE INSURANCE COMPANY	3.20%	10	1,126	\$25,291,503	\$0	\$2,749,862	\$0	10.87%
78	EAGLE LIFE INSURANCE COMPANY	0.07%	89	7	\$557,798	\$0	\$21,788	\$0	3.91%
79	ELCO MUTUAL LIFE AND ANNUITY	1.06%	29	362	\$8,361,670	\$0	\$8,684,203	\$0	103.86%
80	EMC NATIONAL LIFE COMPANY	0.09%	83	379	\$674,583	\$0	\$2,348,023	\$0	348.07%
81	EQUITRUST LIFE INSURANCE COMPANY	0.03%	103	18	\$237,150	\$0	\$159,786	\$0	67.38%
82	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.07%	88	2,077	\$579,932	\$0	\$1,379,384	\$0	237.85%
83	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	214	377	\$0	\$0	\$361,651	\$0	N/A
84	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	1.18%	27	3,586	\$9,291,409	\$0	\$5,712,828	\$0	61.49%
85	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.18%	64	1,966	\$1,385,781	\$0	\$3,798,503	\$0	274.11%
86	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	214	8	\$0	\$0	\$400,241	\$0	N/A
87	FEDERATED LIFE INSURANCE COMPANY	0.24%	54	292	\$1,926,491	\$0	\$2,380,634	\$0	123.57%
88	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	214	1,457	\$0	\$0	\$2,587,493	\$0	N/A
89	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	0.00%	214	0	\$0	\$0	\$625	\$0	N/A
90	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.68%	36	5,955	\$5,349,005	\$0	\$4,201,761	\$0	78.55%
91	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF	0.00%	151	21	\$12,450	\$0	\$0	\$0	0.00%
92	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES	0.03%	108	7	\$198,952	\$0	\$0	\$0	0.00%
93	FIRST GUARANTY INSURANCE COMPANY	0.02%	114	199	\$132,406	\$0	\$95,872	\$0	72.41%
94	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	214	92	\$0	\$0	\$403,625	\$0	N/A
95	FORESTERS LIFE INSURANCE AND ANNUITY COMPANY	0.12%	79	32	\$915,500	\$0	\$30,564	\$0	3.34%
96	FORETHOUGHT LIFE INSURANCE COMPANY	4.40%	5	2,911	\$34,730,985	\$0	\$0	\$0	0.00%
97	FUNERAL DIRECTORS LIFE INSURANCE CO	0.19%	63	1,246	\$1,511,774	\$0	\$979,101	\$0	64.77%
98	GBU FINANCIAL LIFE	0.22%	57	231	\$1,759,336	\$0	\$1,241,420	\$0	70.56%
99	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	179	427	\$3,104	\$0	\$3,259,744	\$0	105017.53%
100	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.01%	129	567	\$63,868	\$0	\$11,351,814	\$0	17773.87%
101	GENWORTH LIFE INSURANCE COMPANY	0.10%	82	955	\$814,154	\$0	\$20,481,858	\$0	2515.72%
102	GLENER LIFE INSURANCE SOCIETY	0.02%	115	260	\$129,080	\$0	\$633,300	\$0	490.63%
103	GOLDEN RULE INSURANCE COMPANY	0.01%	124	515	\$91,007	\$0	\$3,401,851	\$0	3738.01%
104	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.00%	165	11	\$6,900	\$0	\$4,742	\$0	68.72%
105	GREAT AMERICAN LIFE INSURANCE COMPANY	0.53%	42	1,655	\$4,192,065	\$0	\$15,133,429	\$0	361.00%
106	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	170	31	\$6,360	\$0	\$1,951	\$0	30.68%
107	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.00%	214	632	\$0	\$0	\$16,684	\$0	N/A
108	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	188	14	\$1,226	\$0	\$12,972	\$0	1058.08%
109	GUARANTY INCOME LIFE INSURANCE COMPANY	0.11%	80	150	\$893,815	\$0	\$234,941	\$0	26.29%
110	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.32%	51	163	\$2,546,767	\$0	\$2,356,507	\$0	92.53%
111	GUGGENHEIM LIFE AND ANNUITY COMPANY	1.31%	21	690	\$10,373,300	\$0	\$3,014,590	\$0	29.06%
112	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.68%	34	192	\$5,367,011	\$0	\$9,481,619	\$0	176.66%
113	HARTFORD LIFE INSURANCE COMPANY	0.41%	46	167	\$3,230,691	\$0	\$5,159,117	\$0	159.69%
114	HOMESTEADERS LIFE COMPANY	0.00%	139	0	\$29,688	\$0	\$24,354	\$0	82.03%
115	HORACE MANN LIFE INSURANCE COMPANY	0.49%	44	1,960	\$3,854,781	\$0	\$3,167,473	\$0	82.17%
116	HUMANADENTAL INSURANCE COMPANY	0.00%	147	18	\$15,649	\$0	\$0	\$0	0.00%
117	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	214	8	\$0	\$0	\$0	\$0	N/A
118	IDEALIFE INSURANCE COMPANY	0.00%	199	11	\$540	\$0	\$0	\$0	0.00%
119	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	137	218	\$30,223	\$0	\$228,348	\$0	755.54%
120	INDEPENDENT ORDER OF FORESTERS THE	0.00%	183	110	\$2,250	\$0	\$200,451	\$0	8908.93%
121	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT	0.00%	214	9	\$0	\$0	\$15,676	\$0	N/A
122	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL	0.00%	214	14	\$0	\$0	\$0	\$0	N/A
123	INTEGRITY LIFE INSURANCE COMPANY	0.58%	38	422	\$4,568,855	\$0	\$6,229,556	\$0	136.35%
124	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	182	12	\$2,453	\$0	\$0	\$0	0.00%
125	INVESTORS LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.00%	214	51	\$0	\$0	\$27,682	\$0	N/A
126	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.93%	31	6,179	\$7,358,434	\$0	\$21,652,667	\$0	294.26%
127	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.14%	74	51	\$1,131,841	\$0	\$72,656	\$0	6.42%
128	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	214	21	\$0	\$0	\$159,560	\$0	N/A
129	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	155	553	\$11,000	\$0	\$9,871,853	\$0	89744.12%
130	KANSAS CITY LIFE INSURANCE COMPANY	1.13%	28	2,697	\$8,906,911	\$776	\$17,270,440	\$0	193.91%
131	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	214	11	\$0	\$0	\$55,147	\$0	N/A
132	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.42%	45	359	\$3,340,947	\$0	\$3,974,128	\$0	118.95%
133	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.01%	123	133	\$91,516	\$0	\$1,000,265	\$0	1092.99%
134	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	214	0	\$0	\$0	\$1,026,929	\$0	N/A
135	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.02%	109	139	\$189,505	\$0	\$2,371,266	\$0	1251.29%
136	LIFESECURE INSURANCE COMPANY	0.00%	190	49	\$1,097	\$0	\$6,793	\$0	619.23%
137	LINCOLN BENEFIT LIFE COMPANY	0.13%	77	195	\$1,016,542	\$0	\$3,478,888	\$0	342.23%

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	132	289	\$47,724	\$0	\$233,440	\$0	489.15%
139	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.04%	100	57	\$309,800	\$0	\$15,262	\$0	4.93%
140	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.45%	7	5,143	\$27,226,069	\$0	\$12,906,468	\$0	47.40%
141	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	203	35	\$379	\$0	\$108,340	\$0	28585.75%
142	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	174	11	\$5,000	\$0	\$5,942	\$0	118.84%
143	MADISON NATIONAL LIFE INSURANCE COMPANY IN	0.03%	106	632	\$220,322	\$0	\$369,606	\$0	167.76%
144	MANHATTAN LIFE INSURANCE COMPANY	0.17%	69	3	\$1,304,764	\$0	\$19,799	\$0	1.52%
145	MANHATTAN NATIONAL LIFE INSURANCE COMPAN	0.00%	187	44	\$1,448	\$0	\$51,593	\$0	3563.05%
146	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	2.90%	11	1,763	\$22,928,223	\$58,270	\$15,143,459	\$0	66.30%
147	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	214	0	\$0	\$0	\$130,689	\$0	N/A
148	METROPOLITAN LIFE INSURANCE COMPANY	0.03%	102	1,874	\$244,497	\$74	\$1,454,999	\$0	595.13%
149	METROPOLITAN TOWER LIFE INSURANCE COMPAN	0.00%	195	31	\$600	\$0	\$684,622	\$0	114103.67%
150	MIDLAND NATIONAL LIFE INSURANCE COMPANY	1.92%	18	1,364	\$15,156,608	\$58	\$6,784,342	\$0	44.76%
151	MIDWEST NATIONAL LIFE INSURANCE COMPANY OI	0.00%	164	67	\$6,958	\$0	\$23,553	\$0	338.50%
152	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	214	14	\$0	\$0	\$12,792	\$0	N/A
153	MINNESOTA LIFE INSURANCE COMPANY	0.68%	35	428	\$5,359,556	\$0	\$2,194,023	\$0	40.94%
154	MODERN WOODMEN OF AMERICA	3.25%	9	7,635	\$25,693,410	\$4,475	\$21,317,061	\$0	82.98%
155	MONY LIFE INSURANCE COMPANY	0.00%	173	31	\$5,071	\$2,246	\$175,458	\$0	3504.32%
156	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	154	37	\$11,332	\$0	\$285,550	\$0	2519.86%
157	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN	0.00%	193	76	\$670	\$0	\$0	\$0	0.00%
158	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	163	2	\$7,000	\$0	\$104,292	\$0	1489.89%
159	NATIONAL FARMERS UNION LIFE INSURANCE COMI	0.00%	214	7	\$0	\$0	\$1,550	\$0	N/A
160	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	142	348	\$24,080	\$0	\$47,875	\$0	198.82%
161	NATIONAL LIFE INSURANCE COMPANY	0.00%	157	92	\$8,300	\$5,456	\$239,510	\$0	2951.40%
162	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.07%	90	248	\$543,287	\$0	\$1,604,883	\$0	295.40%
163	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.01%	118	11	\$112,701	\$0	\$2,279,319	\$0	2022.45%
164	NATIONWIDE LIFE INSURANCE COMPANY	0.64%	37	285	\$5,024,868	\$8,361	\$12,143,155	\$0	241.83%
165	NEW YORK LIFE INSURANCE AND ANNUITY CORPOI	6.92%	2	5,900	\$54,642,660	\$0	\$139,334,662	\$0	254.99%
166	NEW YORK LIFE INSURANCE COMPANY	0.35%	49	482	\$2,734,060	\$76	\$2,017,648	\$0	73.80%
167	NORTH AMERICAN COMPANY FOR LIFE AND HEALT	0.54%	40	463	\$4,256,579	\$0	\$1,894,036	\$0	44.50%
168	NORTHWESTERN MUTUAL LIFE INSURANCE COMP/	2.25%	13	629	\$17,752,267	\$318,051	\$2,659,704	\$0	16.77%
169	OCCIDENTAL LIFE INSURANCE COMPANY OF NORT	0.00%	136	45	\$31,649	\$0	\$0	\$0	0.00%
170	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	205	17	\$340	\$0	\$118,297	\$0	34793.24%
171	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.91%	33	2,298	\$7,150,992	\$23	\$17,115,205	\$0	239.34%
172	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	214	12	\$0	\$0	\$36,936	\$0	N/A
173	OLD UNITED LIFE INSURANCE COMPANY	0.00%	214	0	\$0	\$0	\$2,034	\$0	N/A
174	OPTUM INSURANCE OF OHIO INC	0.00%	167	11	\$6,500	\$0	\$0	\$0	0.00%
175	OXFORD LIFE INSURANCE COMPANY	0.22%	59	170	\$1,722,337	\$0	\$0	\$0	0.00%
176	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	214	44	\$0	\$0	\$6,531	\$0	N/A
177	PACIFIC LIFE & ANNUITY COMPANY	0.00%	214	110	\$0	\$0	\$1,904,526	\$0	N/A
178	PACIFIC LIFE INSURANCE COMPANY	2.22%	14	1,890	\$17,550,037	\$0	\$31,705,227	\$0	180.66%
179	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	162	1	\$7,258	\$0	\$1,713	\$0	23.60%
180	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	214	1	\$0	\$0	\$0	\$0	N/A
181	PEKIN LIFE INSURANCE COMPANY	0.00%	158	44	\$8,008	\$0	\$86,924	\$0	1085.46%
182	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	214	19	\$0	\$0	\$99,826	\$0	N/A
183	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.05%	98	834	\$386,622	\$18,846	\$6,487,301	\$0	1682.82%
184	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	184	41	\$1,800	\$0	\$15,491	\$0	860.61%
185	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	141	30	\$25,669	\$0	\$4,252	\$0	16.56%
186	PHL VARIABLE INSURANCE COMPANY	0.01%	119	18	\$97,436	\$0	\$194,128	\$0	199.24%
187	PHOENIX LIFE INSURANCE COMPANY	0.00%	214	20	\$0	\$0	\$540,212	\$0	N/A
188	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	104	109	\$231,000	\$0	\$412,034	\$0	178.37%
189	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	184	35	\$1,800	\$0	\$221,536	\$0	12307.56%
190	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	153	25	\$11,923	\$0	\$12,980	\$0	108.87%
191	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.01%	127	12	\$67,261	\$0	\$26,062	\$0	38.75%
192	PRIMERICA LIFE INSURANCE COMPANY	0.00%	152	88	\$12,222	\$0	\$0	\$0	0.00%
193	PRINCIPAL LIFE INSURANCE COMPANY	3.36%	8	2,408	\$26,501,475	\$0	\$6,342,468	\$0	23.93%
194	PROTECTIVE LIFE INSURANCE COMPANY	1.27%	24	991	\$10,049,066	\$0	\$976,226	\$0	9.71%
195	PROVIDENT LIFE AND ACCIDENT INSURANCE COMF	0.00%	214	1	\$0	\$0	\$37	\$0	N/A
196	PRUCO LIFE INSURANCE COMPANY	0.08%	87	3	\$622,524	\$0	\$459,287	\$0	73.78%
197	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOF	0.05%	97	111	\$399,402	\$0	\$363,234	\$0	90.94%
198	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	0.07%	91	987	\$517,902	\$1,253	\$4,961,295	\$0	958.20%
199	PRUDENTIAL RETIREMENT INSURANCE AND ANNUI	0.00%	214	3	\$0	\$0	\$59	\$0	N/A
200	RELIASTAR STANDARD LIFE INSURANCE COMPANY	1.31%	23	964	\$10,305,207	\$0	\$4,633,666	\$0	44.96%
201	RELIASTAR LIFE INSURANCE COMPANY	0.01%	125	1,206	\$82,262	\$0	\$2,318,224	\$0	2818.10%
202	RELIASTAR LIFE INSURANCE COMPANY OF NEW YC	0.00%	214	4	\$0	\$0	\$345	\$0	N/A
203	RESERVE NATIONAL INSURANCE COMPANY	0.00%	212	2	\$88	\$0	\$0	\$0	0.00%
204	RIVERSOURCE LIFE INSURANCE COMPANY	0.14%	75	4,742	\$1,093,718	\$0	\$37,969,716	\$0	3471.62%
205	ROYAL NEIGHBORS OF AMERICA	0.24%	55	286	\$1,924,009	\$0	\$473,180	\$0	24.59%

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	SAGICOR LIFE INSURANCE COMPANY	1.31%	22	1,301	\$10,344,167	\$0	\$5,666,787	\$0	54.78%
207	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.56%	39	735	\$4,407,756	\$0	\$6,513,096	\$0	147.76%
208	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	213	0	\$2	\$0	\$370	\$0	18500.00%
209	SECURITY MUTUAL LIFE INSURANCE COMPANY OF	0.00%	143	6	\$21,929	\$0	\$4,738	\$0	21.61%
210	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.02%	116	209	\$121,505	\$0	\$86,762	\$0	71.41%
211	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	214	2	\$0	\$0	\$0	\$0	N/A
212	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	122	95	\$94,668	\$0	\$157,216	\$0	166.07%
213	SHELTER LIFE INSURANCE COMPANY	0.20%	62	1,540	\$1,557,089	\$0	\$4,214,243	\$0	270.65%
214	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	191	25	\$1,000	\$0	\$85,229	\$0	8522.90%
215	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	167	27	\$6,500	\$0	\$270,516	\$0	4161.78%
216	STANDARD INSURANCE COMPANY	0.39%	47	482	\$3,083,025	\$0	\$5,751,966	\$0	186.57%
217	STANDARD LIFE AND ACCIDENT INSURANCE COMP	0.00%	181	26	\$2,630	\$0	\$20,219	\$0	768.78%
218	STATE FARM LIFE INSURANCE COMPANY	4.90%	4	6,859	\$38,727,641	\$12,809	\$20,294,496	\$0	52.44%
219	STATE LIFE INSURANCE COMPANY	1.86%	19	917	\$14,676,737	\$0	\$4,543,483	\$0	30.96%
220	STATE MUTUAL INSURANCE COMPANY	0.00%	210	8	\$208	\$0	\$9,455	\$0	4545.67%
221	SUN LIFE ASSURANCE COMPANY OF CANADA	0.00%	214	0	\$0	\$0	\$9,610	\$0	N/A
222	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	117	1	\$117,136	\$0	\$2,087	\$0	1.78%
223	SURETY LIFE INSURANCE COMPANY	0.00%	214	4	\$0	\$0	\$5,903	\$0	N/A
224	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	214	0	\$0	\$0	\$138,000	\$0	N/A
225	SYMETRA LIFE INSURANCE COMPANY	3.61%	6	2,054	\$28,531,810	\$0	\$25,150,171	\$0	88.15%
226	TEACHERS INSURANCE AND ANNUITY ASSOCIATIO	6.77%	3	26,234	\$53,491,876	\$41,641,620	\$126,695,258	\$0	314.70%
227	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	214	3	\$0	\$0	\$0	\$0	N/A
228	THRIVENT FINANCIAL FOR LUTHERANS	2.45%	12	8,779	\$19,305,019	\$70,307	\$24,292,252	\$0	126.20%
229	TIAA-CREF LIFE INSURANCE COMPANY	0.05%	95	35	\$418,459	\$0	\$1,168,822	\$0	279.32%
230	TIME INSURANCE COMPANY	0.00%	195	22	\$600	\$0	\$2,601	\$0	433.50%
231	TRANS WORLD ASSURANCE COMPANY	0.00%	135	6	\$35,622	\$0	\$0	\$0	0.00%
232	TRANSAMERICA ADVISORS LIFE INSURANCE COMP	0.00%	214	18	\$0	\$0	\$49,412	\$0	N/A
233	TRANSAMERICA FINANCIAL LIFE INSURANCE COMF	0.00%	214	97	\$0	\$0	\$617,463	\$0	N/A
234	TRANSAMERICA LIFE INSURANCE COMPANY	0.16%	70	5,547	\$1,266,133	\$0	\$35,145,370	\$0	2775.80%
235	TRANSAMERICA PREMIER LIFE INSURANCE COMPA	0.03%	101	923	\$269,728	\$0	\$3,505,471	\$0	1299.63%
236	TRUSTMARK INSURANCE COMPANY	0.12%	78	272	\$983,843	\$0	\$749,292	\$0	76.16%
237	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	166	10	\$6,678	\$0	\$4,205	\$0	62.97%
238	UNIFIED LIFE INSURANCE COMPANY	0.00%	159	75	\$7,985	\$0	\$2,683	\$0	33.60%
239	UNION LABOR LIFE INSURANCE COMPANY	0.00%	214	4	\$0	\$0	\$2,600	\$0	N/A
240	UNION SECURITY INSURANCE COMPANY	0.02%	111	355	\$148,248	\$0	\$2,075,934	\$0	1400.31%
241	UNITED AMERICAN INSURANCE COMPANY	0.11%	81	911	\$885,204	\$0	\$4,485,659	\$0	506.74%
242	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	146	191	\$18,093	\$0	\$48,308	\$0	267.00%
243	UNITED HERITAGE LIFE INSURANCE COMPANY	0.34%	50	282	\$2,689,347	\$0	\$1,489,511	\$0	55.39%
244	UNITED HOME LIFE INSURANCE COMPANY	0.00%	214	4	\$0	\$0	\$0	\$0	N/A
245	UNITED LIFE INSURANCE COMPANY	0.27%	53	499	\$2,151,392	\$0	\$4,099,254	\$0	190.54%
246	UNITED NATIONAL LIFE INSURANCE COMPANY OF /	0.00%	208	24	\$300	\$0	\$34,903	\$0	11634.33%
247	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.54%	41	2,826	\$4,251,514	\$0	\$9,440,591	\$0	222.05%
248	UNITED STATES LIFE INSURANCE COMPANY NEW Y	0.00%	186	33	\$1,781	\$1	\$1,550,128	\$0	87037.00%
249	UNIVERSAL GUARANTY LIFE INSURANCE COMPAN)	0.00%	148	128	\$13,584	\$0	\$0	\$0	0.00%
250	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	145	10	\$19,240	\$0	\$0	\$0	0.00%
251	USAA LIFE INSURANCE COMPANY	1.05%	30	2,472	\$8,298,114	\$0	\$6,956,798	\$0	83.84%
252	VANTIS LIFE INSURANCE COMPANY	0.05%	99	9	\$375,000	\$0	\$0	\$0	0.00%
253	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.17%	67	1,641	\$1,348,353	\$0	\$4,987,123	\$0	369.87%
254	VOYA INSURANCE AND ANNUITY COMPANY	0.02%	110	1,347	\$168,821	\$0	\$4,864,059	\$0	2881.19%
255	VOYA RETIREMENT INSURANCE AND ANNUITY COM	0.17%	65	1,118	\$1,375,948	\$0	\$2,048,838	\$0	148.90%
256	WASHINGTON NATIONAL INSURANCE COMPANY	0.03%	107	1,050	\$204,214	\$0	\$1,642,219	\$0	804.17%
257	WEST COAST LIFE INSURANCE COMPANY	0.00%	211	76	\$170	\$0	\$11,240	\$0	6611.76%
258	WESTERN AND SOUTHERN LIFE INSURANCE COMP	0.00%	209	29	\$240	\$0	\$13,661	\$0	5692.08%
259	WESTERN CATHOLIC UNION	0.08%	84	1,816	\$644,828	\$0	\$4,650,992	\$0	721.28%
260	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	1.98%	16	9,869	\$15,627,581	\$0	\$37,569,460	\$0	240.40%
261	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	214	2	\$0	\$0	\$12,251	\$0	N/A
262	WILCAC LIFE INSURANCE COMPANY	0.00%	171	40	\$6,250	\$0	\$1,034,815	\$0	16557.04%
263	WILCO LIFE INSURANCE COMPANY	0.00%	206	23	\$325	\$0	\$37,511	\$0	11541.85%
264	WILLIAM PENN ASSOCIATION	0.08%	85	83	\$644,528	\$0	\$5,536	\$0	0.86%
265	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	200	3	\$500	\$0	\$0	\$0	0.00%
266	WOODMEN OF THE WORLD LIFE INSURANCE SOCIE	0.23%	56	472	\$1,825,598	\$0	\$1,105,725	\$0	60.57%
267	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	214	109	\$0	\$0	\$5,464,982	\$0	N/A
TOTAL		100.00%		221,465	\$789,558,816	\$42,145,400	\$1,088,175,289	\$0	143.16%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	73	0	\$0	\$0	\$2,054	\$0	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	73	8	\$0	\$0	\$13,975	\$0	N/A
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	1.52%	16	5,513	\$30,712,111	\$0	\$50,015,598	\$0	162.85%
4	ALLSTATE ASSURANCE COMPANY	0.00%	73	0	\$0	\$0	\$365	\$0	N/A
5	ALLSTATE LIFE INSURANCE COMPANY	0.00%	64	61	\$30,364	\$0	\$2,746,150	\$0	9044.10%
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	73	0	\$0	\$0	\$1,846,450	\$0	N/A
7	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.02%	47	485	\$309,697	\$0	\$1,875,972	\$0	605.74%
8	AMERICAN GENERAL LIFE INSURANCE CO	22.16%	1	10,190	\$448,972,240	\$0	\$206,185,748	\$0	45.92%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	73	5	\$0	\$0	\$31,287	\$0	N/A
10	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	73	5	\$0	\$0	\$0	\$0	N/A
11	AMERICAN UNITED LIFE INSURANCE COMPANY	0.03%	41	483	\$681,139	\$0	\$5,581,747	\$0	819.47%
12	AMERITAS LIFE INSURANCE CORP	0.15%	30	701	\$3,013,419	\$0	\$3,204,975	\$0	106.36%
13	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	55	117	\$94,721	\$0	\$415,016	\$0	438.15%
14	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	73	4	\$0	\$0	\$0	\$0	N/A
15	AXA EQUITABLE LIFE INSURANCE COMPANY	3.30%	9	9,406	\$66,849,796	\$0	\$34,519,224	\$0	51.64%
16	BANNER LIFE INSURANCE COMPANY	0.00%	73	13	\$0	\$0	\$168,668	\$0	N/A
17	BRIGHTHOUSE LIFE INSURANCE COMPANY	4.37%	7	25,628	\$88,430,379	\$0	\$192,461,223	\$0	217.64%
18	C M LIFE INSURANCE COMPANY	0.04%	40	674	\$712,094	\$0	\$5,502,182	\$0	772.68%
19	CMFG LIFE INSURANCE COMPANY	0.01%	50	300	\$227,799	\$0	\$4,939,852	\$0	2168.51%
20	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMF	0.06%	39	1,258	\$1,158,077	\$0	\$9,734,359	\$0	840.56%
21	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	54	27	\$101,900	\$0	\$114,171	\$0	112.04%
22	DELAWARE LIFE INSURANCE COMPANY	0.01%	52	580	\$142,252	\$0	\$1,525,904	\$0	1072.68%
23	EQUITRUST LIFE INSURANCE COMPANY	0.00%	58	184	\$67,406	\$0	\$753,657	\$0	1118.09%
24	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	62	226	\$40,089	\$0	\$601,344	\$0	1500.02%
25	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.74%	21	2,056	\$15,013,439	\$0	\$20,635,262	\$0	137.45%
26	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	63	223	\$38,230	\$0	\$195,914	\$0	512.46%
27	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	73	4	\$0	\$0	\$1,079	\$0	N/A
28	FORESTERS LIFE INSURANCE AND ANNUITY COMPANY	0.00%	68	72	\$7,630	\$0	\$213,901	\$0	2803.42%
29	FORETHOUGHT LIFE INSURANCE COMPANY	0.26%	28	534	\$5,192,870	\$0	\$0	\$0	0.00%
30	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.02%	44	1,141	\$413,888	\$0	\$4,272,742	\$0	1032.34%
31	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.13%	32	1,637	\$2,669,617	\$0	\$41,646,264	\$0	1560.01%
32	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.18%	29	900	\$3,656,182	\$0	\$0	\$0	0.00%
33	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.13%	31	672	\$2,720,750	\$0	\$6,009,518	\$0	220.88%
34	INTEGRITY LIFE INSURANCE COMPANY	0.01%	51	206	\$217,814	\$0	\$3,179,379	\$0	1459.68%
35	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	73	7	\$0	\$0	\$61,625	\$0	N/A
36	JACKSON NATIONAL LIFE INSURANCE COMPANY	13.38%	2	20,664	\$270,998,400	\$0	\$199,223,325	\$0	73.51%
37	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.45%	24	410	\$9,099,110	\$0	\$584,093	\$0	6.42%
38	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.11%	34	5,787	\$2,206,523	\$0	\$155,202,735	\$0	7033.81%
39	LINCOLN BENEFIT LIFE COMPANY	0.00%	65	199	\$20,931	\$0	\$4	\$0	0.02%
40	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	57	7	\$69,048	\$0	\$11,574	\$0	16.76%
41	LINCOLN NATIONAL LIFE INSURANCE COMPANY	5.62%	5	20,554	\$113,922,451	\$0	\$185,580,145	\$0	162.90%
42	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.63%	23	2,817	\$12,667,106	\$0	\$32,141,008	\$0	253.74%
43	METROPOLITAN LIFE INSURANCE COMPANY	0.65%	22	12,822	\$13,217,833	\$0	\$78,659,604	\$0	595.10%
44	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.09%	35	161	\$1,789,013	\$0	\$800,791	\$0	44.76%
45	MINNESOTA LIFE INSURANCE COMPANY	1.31%	17	1,798	\$26,546,051	\$0	\$16,373,994	\$0	61.68%
46	MML BAY STATE LIFE INSURANCE COMPANY	0.00%	73	36	\$0	\$0	\$333,272	\$0	N/A
47	MODERN WOODMEN OF AMERICA	0.12%	33	274	\$2,487,536	\$0	\$868,868	\$0	34.93%
48	MONY LIFE INSURANCE COMPANY OF AMERICA	0.01%	53	139	\$116,850	\$0	\$1,120,167	\$0	958.64%
49	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	59	892	\$61,310	\$0	\$3,372,489	\$0	5500.72%
50	NATIONAL LIFE INSURANCE COMPANY	0.00%	73	6	\$0	\$0	\$108,714	\$0	N/A
51	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	73	8	\$0	\$0	\$121,064	\$0	N/A
52	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	56	531	\$82,166	\$0	\$6,699,300	\$0	8153.37%
53	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	10.04%	3	7,523	\$203,450,550	\$0	\$48,887,687	\$0	24.03%
54	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	1.53%	15	9,132	\$31,059,811	\$591,721	\$48,440,841	\$0	157.86%
55	OHIO NATIONAL LIFE INSURANCE COMPANY THE	1.65%	14	3,684	\$33,508,198	\$0	\$27,437,952	\$0	81.88%
56	PACIFIC LIFE & ANNUITY COMPANY	0.02%	46	335	\$317,027	\$0	\$3,361,212	\$0	1060.23%
57	PACIFIC LIFE INSURANCE COMPANY	2.63%	12	7,903	\$53,217,307	\$0	\$195,190,817	\$0	366.78%
58	PHL VARIABLE INSURANCE COMPANY	0.00%	60	761	\$49,137	\$0	\$7,328,338	\$0	14914.09%
59	PHOENIX LIFE INSURANCE COMPANY	0.00%	61	389	\$45,680	\$0	\$1,107,304	\$0	2424.05%
60	PRINCIPAL LIFE INSURANCE COMPANY	1.12%	18	2,069	\$22,616,283	\$0	\$7,093,392	\$0	31.36%
61	PROTECTIVE LIFE INSURANCE COMPANY	4.67%	6	4,401	\$94,563,394	\$0	\$2,231,628	\$0	2.36%
62	PRUCO LIFE INSURANCE COMPANY	7.65%	4	0	\$154,895,519	\$0	\$269,447,020	\$0	173.95%
63	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATI	0.02%	43	22,978	\$455,090	\$0	\$130,120,859	\$0	28592.34%
64	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.01%	48	1,105	\$262,700	\$0	\$6,496,993	\$0	2473.16%
65	RELIASTAR LIFE INSURANCE COMPANY	0.00%	66	295	\$20,565	\$0	\$1,142,533	\$0	5555.72%
66	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	72	17	\$1,800	\$0	\$97,802	\$0	5433.44%
67	RIVERSOURCE LIFE INSURANCE COMPANY	2.88%	10	16,539	\$58,385,349	\$0	\$152,735,257	\$0	261.60%
68	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.37%	26	1,242	\$7,448,208	\$0	\$11,005,803	\$0	147.76%
69	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	73	4	\$0	\$0	\$0	\$0	N/A

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	70	20	\$2,486	\$0	\$91,017	\$0	3661.18%
71	STATE FARM LIFE INSURANCE COMPANY	0.03%	42	1,442	\$557,219	\$0	\$1,833,692	\$0	329.08%
72	SYMETRA LIFE INSURANCE COMPANY	0.00%	71	66	\$2,100	\$0	\$96,393	\$0	4590.14%
73	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	1.01%	19	9,985	\$20,359,974	\$0	\$19,666,849	\$0	96.60%
74	THRIVENT FINANCIAL FOR LUTHERANS	4.14%	8	9,831	\$83,933,720	\$0	\$37,671,122	\$0	44.88%
75	THRIVENT LIFE INSURANCE COMPANY	0.07%	37	337	\$1,408,240	\$0	\$1,322,062	\$0	93.88%
76	TIAA-CREF LIFE INSURANCE COMPANY	0.29%	27	401	\$5,945,378	\$0	\$1,164,663	\$0	19.59%
77	TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	0.00%	73	395	-\$129,744	\$0	\$7,749,498	\$0	-5972.91%
78	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.02%	45	800	\$409,391	\$0	\$3,410,182	\$0	832.99%
79	TRANSAMERICA LIFE INSURANCE COMPANY	2.81%	11	36,846	\$56,872,474	\$0	\$208,086,376	\$0	365.88%
80	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.77%	20	2,551	\$15,540,264	\$0	\$21,522,156	\$0	138.49%
81	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.44%	25	511	\$8,916,141	\$0	\$1,640,147	\$0	18.40%
82	USAA LIFE INSURANCE COMPANY	0.00%	73	1	\$0	\$0	\$475	\$0	N/A
83	VARIABLE ANNUITY LIFE INSURANCE COMPANY	2.17%	13	9,665	\$43,996,472	\$0	\$51,379,468	\$0	116.78%
84	VOYA INSURANCE AND ANNUITY COMPANY	0.06%	38	113	\$1,205,389	\$0	\$7,716,496	\$0	640.17%
85	VOYA RETIREMENT INSURANCE AND ANNUITY COMPAN	0.01%	49	273	\$259,875	\$0	\$10,312,877	\$0	3968.40%
86	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	69	13	\$4,200	\$0	\$28,265	\$0	672.98%
87	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.00%	67	34	\$16,021	\$0	\$59,875	\$0	373.73%
88	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.07%	36	724	\$1,437,858	\$0	\$5,491,360	\$0	381.91%
TOTAL		100.00%		282,810	\$2,025,792,307	\$591,721	\$2,571,025,163	\$0	126.94%

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL MODIFIED GUARANTEED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	6	243	\$0	\$0	\$2,302,794	\$0	N/A
2	ALLSTATE LIFE INSURANCE COMPANY OF NE	0.00%	6	0	\$0	\$0	\$319,408	\$0	N/A
3	DEARBORN NATIONAL LIFE INSURANCE COM	0.00%	6	31	\$0	\$0	\$184,856	\$0	N/A
4	EQUITRUST LIFE INSURANCE COMPANY	81.84%	1	1,160	\$11,814,787	\$0	\$7,083,539	\$0	59.95%
5	GENWORTH LIFE AND ANNUITY INSURANCE C	0.00%	6	59	\$0	\$0	\$1,132,691	\$0	N/A
6	INTEGRITY LIFE INSURANCE COMPANY	7.00%	3	370	\$1,009,949	\$0	\$3,598,184	\$0	356.27%
7	MINNESOTA LIFE INSURANCE COMPANY	8.97%	2	60	\$1,295,469	\$0	\$583,579	\$0	45.05%
8	PHL VARIABLE INSURANCE COMPANY	0.00%	6	21	\$0	\$0	\$0	\$0	N/A
9	PROTECTIVE LIFE INSURANCE COMPANY	1.62%	4	23	\$233,228	\$0	\$22,657	\$0	9.71%
10	RELIASTAR LIFE INSURANCE COMPANY	0.00%	6	22	\$0	\$0	\$0	\$0	N/A
11	SYMETRA LIFE INSURANCE COMPANY	0.00%	6	0	\$0	\$0	\$2,449,638	\$0	N/A
12	VOYA INSURANCE AND ANNUITY COMPANY	0.58%	5	445	\$83,288	\$0	\$2,399,670	\$0	2881.17%
13	VOYA RETIREMENT INSURANCE AND ANNUIT	0.00%	6	3	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		2,437	\$14,436,721	\$0	\$20,077,016	\$0	139.07%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL EQUITY INDEXED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NEW YOI	0.00%	41	1	\$0	\$0	\$0	\$0	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH A	12.20%	2	15,245	\$173,022,966	\$0	\$80,824,246	\$0	46.71%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	41	73	\$0	\$0	\$915,030	\$0	N/A
4	AMERICAN EQUITY INVESTMENT LIFE INSURANCE	11.39%	3	14,082	\$161,508,323	\$0	\$51,502,793	\$0	31.89%
5	AMERICAN GENERAL LIFE INSURANCE CO	7.05%	6	996	\$99,995,440	\$0	\$5,075,284	\$0	5.08%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.81%	18	5	\$11,466,577	\$0	\$533,793	\$0	4.66%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	0.10%	32	77	\$1,367,406	\$0	\$73,589	\$0	5.38%
8	AMERICO FINANCIAL LIFE AND ANNUITY INSURAN	0.41%	24	477	\$5,847,188	\$0	\$2,238,620	\$0	38.29%
9	AMERITAS LIFE INSURANCE CORP	0.27%	26	289	\$3,860,797	\$0	\$1,254,084	\$0	32.48%
10	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.02%	37	107	\$324,079	\$0	\$89,487	\$0	27.61%
11	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	39	1,199	\$16,578	\$0	\$6,712,662	\$0	40491.39%
12	ATHENE ANNUITY AND LIFE COMPANY	9.06%	4	11,605	\$128,439,813	\$0	\$57,202,729	\$0	44.54%
13	BANKERS LIFE AND CASUALTY COMPANY	0.75%	20	1,622	\$10,607,680	\$0	\$5,895,252	\$0	55.58%
14	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	41	2	\$0	\$0	\$12,227	\$0	N/A
15	CMFG LIFE INSURANCE COMPANY	0.00%	41	439	\$0	\$0	\$2,065,217	\$0	N/A
16	COLUMBUS LIFE INSURANCE COMPANY	0.00%	41	7	\$0	\$0	\$0	\$0	N/A
17	COUNTRY INVESTORS LIFE ASSURANCE COMPAN	0.00%	41	2	\$0	\$0	\$0	\$0	N/A
18	DEARBORN NATIONAL LIFE INSURANCE COMPAN	0.00%	41	42	\$0	\$0	\$256,659	\$0	N/A
19	DELAWARE LIFE INSURANCE COMPANY	0.51%	23	153	\$7,213,866	\$0	\$1,767,774	\$0	24.51%
20	EAGLE LIFE INSURANCE COMPANY	0.23%	28	53	\$3,290,849	\$0	\$19,050	\$0	0.58%
21	EQUITRUST LIFE INSURANCE COMPANY	1.94%	11	2,912	\$27,472,020	\$0	\$16,526,358	\$0	60.16%
22	FARMERS NEW WORLD LIFE INSURANCE COMPAN	0.00%	41	157	\$0	\$0	\$141,006	\$0	N/A
23	FIDELITY & GUARANTY LIFE INSURANCE COMPAN	5.29%	7	4,467	\$75,055,249	\$0	\$34,100,855	\$0	45.43%
24	FORETHOUGHT LIFE INSURANCE COMPANY	2.30%	10	840	\$32,683,134	\$0	\$2,560,819	\$0	7.84%
25	GENWORTH LIFE AND ANNUITY INSURANCE COM	0.21%	29	231	\$3,009,609	\$0	\$1,912,220	\$0	63.54%
26	GENWORTH LIFE INSURANCE COMPANY	0.00%	41	1	\$0	\$0	\$398,244	\$0	N/A
27	GREAT AMERICAN LIFE INSURANCE COMPANY	24.84%	1	9,916	\$352,274,620	\$0	\$30,706,679	\$0	8.72%
28	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.33%	25	142	\$4,668,122	\$0	\$0	\$0	0.00%
29	HORACE MANN LIFE INSURANCE COMPANY	0.07%	34	101	\$1,002,921	\$0	\$42,599	\$0	4.25%
30	INTEGRITY LIFE INSURANCE COMPANY	0.79%	19	166	\$11,174,712	\$0	\$83,557	\$0	0.75%
31	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.61%	22	1,641	\$8,686,744	\$0	\$12,071,009	\$0	138.96%
32	LAFAYETTE LIFE INSURANCE COMPANY THE	0.09%	33	304	\$1,344,449	\$0	\$1,851,609	\$0	137.72%
33	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.19%	30	1,205	\$2,733,334	\$0	\$4,667,179	\$0	170.75%
34	LINCOLN BENEFIT LIFE COMPANY	0.00%	40	92	\$8,480	\$0	\$0	\$0	0.00%
35	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.82%	17	1,262	\$11,667,200	\$0	\$20,251,566	\$0	173.58%
36	MEMBERS LIFE INSURANCE COMPANY	0.90%	16	0	\$12,770,564	\$0	\$510,026	\$0	3.99%
37	MIDLAND NATIONAL LIFE INSURANCE COMPANY	1.37%	14	1,744	\$19,379,123	\$0	\$8,674,408	\$0	44.76%
38	MINNESOTA LIFE INSURANCE COMPANY	0.00%	41	4	\$0	\$0	\$3,742	\$0	N/A
39	NATIONAL WESTERN LIFE INSURANCE COMPANY	1.45%	12	2,151	\$20,604,553	\$0	\$13,549,824	\$0	65.76%
40	NORTH AMERICAN COMPANY FOR LIFE AND HEAL	2.72%	8	4,193	\$38,548,228	\$0	\$17,152,692	\$0	44.50%
41	PACIFIC LIFE INSURANCE COMPANY	0.97%	15	372	\$13,772,252	\$0	\$5,942,526	\$0	43.15%
42	PHL VARIABLE INSURANCE COMPANY	0.27%	27	370	\$3,828,357	\$0	\$2,508,198	\$0	65.52%
43	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	36	152	\$417,829	\$0	\$216,850	\$0	51.90%
44	PRINCIPAL LIFE INSURANCE COMPANY	0.17%	31	134	\$2,451,219	\$0	\$237,254	\$0	9.68%
45	PROTECTIVE LIFE INSURANCE COMPANY	7.29%	5	468	\$103,434,525	\$0	\$187,102	\$0	0.18%
46	RELIAANCE STANDARD LIFE INSURANCE COMPAN	0.68%	21	258	\$9,623,385	\$0	\$171,871	\$0	1.79%
47	RELIASTAR LIFE INSURANCE COMPANY	0.00%	41	2	\$0	\$0	\$0	\$0	N/A
48	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	41	6	\$0	\$0	\$0	0.00	N/A
49	SECURITY BENEFIT LIFE INSURANCE COMPANY	2.37%	9	1,839	\$33,613,740	\$0	\$11,999,931	\$0	35.70%
50	STANDARD INSURANCE COMPANY	0.07%	35	61	\$923,562	\$0	\$645,061	0	69.84%
51	STANDARD LIFE AND ACCIDENT INSURANCE COM	0.00%	41	6	\$0	\$0	\$28,978	0	N/A
52	SYMETRA LIFE INSURANCE COMPANY	0.00%	41	724	\$0	\$0	\$0	\$0	N/A
53	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.00%	41	216	\$0	\$0	\$161,274	\$0	N/A
54	VOYA INSURANCE AND ANNUITY COMPANY	1.41%	13	2358	\$19,968,753	\$0	\$37,563,785	\$0	188.11%
55	VOYA RETIREMENT INSURANCE AND ANNUITY CO	0.01%	38	4	\$100,000	\$0	\$0	\$0	0.00%
56	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	41	193	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		85,168	\$1,418,178,246	\$0	\$441,305,718	\$0	31.12%



**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	0.00%	89	0	\$0	\$0	-\$660	\$0	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.00%	89	2,927	\$0	\$0	\$0	\$0	N/A
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	89	34	\$0	\$0	\$372,830	\$0	N/A
4	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COM	0.26%	39	138	\$245,139	\$0	\$1,258,863	\$0	513.53%
5	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.00%	89	158	\$0	\$0	\$0	\$0	N/A
6	AMERICAN GENERAL LIFE INSURANCE CO	7.08%	5	336	\$6,592,956	\$0	\$0	\$0	0.00%
7	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	72	69	\$6,338	\$0	\$0	\$0	0.00%
8	AMERICAN NATIONAL INSURANCE COMPANY	0.68%	21	91	\$635,445	\$0	\$0	\$0	0.00%
9	AMERICAN UNITED LIFE INSURANCE COMPANY	0.79%	20	67	\$734,261	\$0	\$347,526	\$0	47.33%
10	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	78	284	\$1,685	\$0	\$0	\$0	0.00%
11	AMERITAS LIFE INSURANCE CORP	0.25%	41	25	\$230,327	\$0	\$0	\$0	0.00%
12	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	89	8	\$0	\$0	\$55,323	\$0	N/A
13	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	89	12	\$0	\$0	\$0	\$0	N/A
14	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	89	21	\$0	\$0	\$0	\$0	N/A
15	ATHENE ANNUITY AND LIFE COMPANY	1.12%	14	333	\$1,045,620	\$0	\$0	\$0	0.00%
16	ATLANTIC COAST LIFE INSURANCE COMPANY	0.41%	35	7	\$382,530	\$0	\$0	\$0	0.00%
17	BALTIMORE LIFE INSURANCE COMPANY THE	0.02%	64	11	\$16,068	\$0	\$0	\$0	0.00%
18	BANKERS LIFE AND CASUALTY COMPANY	0.26%	40	22	\$243,172	\$0	\$0	\$0	0.00%
19	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	84	12	\$65	\$0	\$0	\$0	0.00%
20	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF	0.21%	45	3	\$195,000	\$0	\$11,352	\$0	5.82%
21	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.01%	71	68	\$8,384	\$0	\$0	\$0	0.00%
22	CAPITOL LIFE INSURANCE COMPANY	0.41%	34	3	\$385,229	\$0	\$0	\$0	0.00%
23	CATHOLIC FINANCIAL LIFE	0.00%	89	43	\$0	\$0	\$0	\$0	N/A
24	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	80	0	\$356	\$0	\$0	\$0	0.00%
25	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	89	19	\$0	\$0	\$0	\$0	N/A
26	CMFG LIFE INSURANCE COMPANY	0.00%	74	2	\$2,920	\$0	\$0	\$0	0.00%
27	COLORADO BANKERS LIFE INS CO	0.00%	75	15	\$2,780	\$0	\$0	\$0	0.00%
28	COLUMBUS LIFE INSURANCE COMPANY	0.44%	31	6	\$414,390	\$0	\$141,921	\$0	34.25%
29	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMI	0.03%	62	1	\$23,409	\$0	\$0	\$0	0.00%
30	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	89	23	\$0	\$0	\$0	\$0	N/A
31	COUNTRY LIFE INSURANCE COMPANY	0.00%	89	34	\$0	\$0	\$0	\$0	N/A
32	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	85	10	\$57	\$0	\$0	\$0	0.00%
33	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.10%	51	11	\$95,604	\$0	\$0	\$0	0.00%
34	EAGLE LIFE INSURANCE COMPANY	0.00%	89	1	\$0	\$0	\$4,804	\$0	N/A
35	ELCO MUTUAL LIFE AND ANNUITY	7.81%	3	300	\$7,273,684	\$0	\$11,113,709	\$0	152.79%
36	EMC NATIONAL LIFE COMPANY	0.22%	44	11	\$202,946	\$0	\$0	\$0	0.00%
37	EQUITRUST LIFE INSURANCE COMPANY	0.63%	23	93	\$589,573	\$0	\$871,238	\$0	147.77%
38	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.06%	16	13	\$985,847	\$0	\$12,410	\$0	1.26%
39	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	89	10	\$0	\$0	\$0	\$0	N/A
40	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.05%	57	120	\$50,000	\$0	\$0	\$0	0.00%
41	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	89	72	\$0	\$0	\$0	\$0	N/A
42	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.53%	28	83	\$489,211	\$0	\$0	\$0	0.00%
43	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	87	0	\$16	\$0	\$0	\$0	0.00%
44	GBU FINANCIAL LIFE	0.08%	54	2	\$70,000	\$0	\$0	\$0	0.00%
45	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	89	538	\$0	\$0	\$0	\$0	N/A
46	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.00%	89	79	\$0	\$0	\$708,505	\$0	N/A
47	GENWORTH LIFE INSURANCE COMPANY	0.05%	58	175	\$49,675	\$0	\$6,935,462	\$0	13961.67%
48	GLENER LIFE INSURANCE SOCIETY	0.01%	69	2	\$9,363	\$0	\$0	\$0	0.00%
49	GREAT AMERICAN LIFE INSURANCE COMPANY	0.37%	36	112	\$344,451	\$0	\$1,362,174	\$0	395.46%
50	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	89	26	\$0	\$0	\$0	\$0	N/A
51	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$115,256	\$0	N/A
52	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.49%	29	69	\$451,984	\$0	\$781,076	\$0	172.81%
53	HARTFORD LIFE INSURANCE COMPANY	0.00%	89	134	\$0	\$0	\$869,184	\$0	N/A
54	HORACE MANN LIFE INSURANCE COMPANY	0.00%	89	16	\$0	\$0	\$0	\$0	N/A
55	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	89	152	\$0	\$0	\$0	\$0	N/A
56	INTEGRITY LIFE INSURANCE COMPANY	0.14%	50	45	\$129,582	\$0	\$92,954	\$0	71.73%
57	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	89	3	\$0	\$0	\$0	\$0	N/A
58	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.00%	17	173	\$929,152	\$0	\$0	\$0	0.00%
59	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.05%	59	4	\$49,380	\$0	\$0	\$0	0.00%
60	KANSAS CITY LIFE INSURANCE COMPANY	0.45%	30	174	\$416,747	\$0	\$144,893	\$0	34.77%
61	KNIGHTS OF COLUMBUS	23.57%	1	6,594	\$21,960,941	\$0	\$16,960,178	\$0	77.23%
62	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	89	4	\$0	\$0	\$37,280	\$0	N/A
63	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	89	1,052	\$0	\$0	\$1,464,722	\$0	N/A
64	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	89	14	\$0	\$0	\$0	\$0	N/A
65	LINCOLN BENEFIT LIFE COMPANY	0.00%	89	56	\$0	\$0	\$0	\$0	N/A
66	LOMBARD INTERNATIONAL LIFE ASSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$478,333	\$0	N/A
67	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.00%	88	1,553	\$12	\$0	\$0	\$0	0.00%
68	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	89	7,833	\$0	\$0	\$0	\$0	N/A
69	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	89	220	\$0	\$0	\$0	\$0	N/A

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.02%	65	1	\$14,704	\$0	\$0	\$0	0.00%
71	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	89	2	\$0	\$0	\$0	\$0	N/A
72	MINNESOTA LIFE INSURANCE COMPANY	1.88%	12	250	\$1,747,141	\$0	\$0	\$0	0.00%
73	MODERN WOODMEN OF AMERICA	0.04%	60	30	\$37,914	\$0	\$0	\$0	0.00%
74	MONY LIFE INSURANCE COMPANY	0.00%	89	49	\$0	\$0	\$0	\$0	N/A
75	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	89	3	\$0	\$0	\$0	\$0	N/A
76	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN-AME	0.00%	89	70	\$0	\$0	\$0	\$0	N/A
77	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	89	33	\$0	\$0	\$0	\$0	N/A
78	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.58%	25	7	\$537,436	\$0	\$0	\$0	0.00%
79	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.00%	89	34	\$0	\$0	\$0	\$0	N/A
80	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	89	21	\$0	\$0	\$0	\$0	N/A
81	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	7.05%	6	164	\$6,567,672	\$0	\$0	\$0	0.00%
82	NEW YORK LIFE INSURANCE COMPANY	0.00%	89	15	\$0	\$0	\$0	\$0	N/A
83	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	0.16%	49	73	\$153,493	\$0	\$0	\$0	0.00%
84	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.92%	19	40	\$856,333	\$0	\$0	\$0	0.00%
85	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.56%	26	62	\$518,232	\$0	\$777,870	\$0	150.10%
86	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	68	58	\$10,141	\$0	\$0	\$0	0.00%
87	PACIFIC LIFE & ANNUITY COMPANY	0.00%	89	47	\$0	\$0	\$1,042,706	\$0	N/A
88	PACIFIC LIFE INSURANCE COMPANY	2.50%	10	517	\$2,326,325	\$0	\$4,492,432	\$0	193.11%
89	PAUL REVERE LIFE INSURANCE COMPANY	0.01%	67	191	\$10,497	\$0	\$0	\$0	0.00%
90	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.21%	46	11	\$192,237	\$0	\$0	\$0	0.00%
91	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	89	2	\$0	\$0	\$0	\$0	N/A
92	PHL VARIABLE INSURANCE COMPANY	0.55%	27	85	\$510,806	\$0	\$1,115,444	\$0	218.37%
93	PHOENIX LIFE INSURANCE COMPANY	9.80%	2	4,701	\$9,134,550	\$0	\$0	\$0	0.00%
94	POLISH NATNL ALLIANCE OF THE US OF N. A	0.01%	70	23	\$8,737	\$0	\$0	\$0	0.00%
95	PRIMERICA LIFE INSURANCE COMPANY	0.08%	53	398	\$70,715	\$0	\$0	\$0	0.00%
96	PRINCIPAL LIFE INSURANCE COMPANY	3.47%	7	154	\$3,233,219	\$0	\$7,815,345	\$0	241.72%
97	PROTECTIVE LIFE INSURANCE COMPANY	1.86%	13	145	\$1,730,197	\$0	\$0	\$0	0.00%
98	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	89	23	\$0	\$0	\$0	\$0	N/A
99	PRUCO LIFE INSURANCE COMPANY	1.09%	15	0	\$1,019,819	\$0	\$1,038,243	\$0	101.81%
100	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATI	0.17%	48	73	\$155,945	\$0	\$636,844	\$0	408.38%
101	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.43%	32	226	\$400,801	\$0	\$479,877	\$0	119.73%
102	RELIASTAR LIFE INSURANCE COMPANY	0.00%	89	262	\$0	\$0	\$0	\$0	N/A
103	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	89	22	\$0	\$0	\$0	\$0	N/A
104	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY O	0.00%	86	1	\$38	\$0	\$0	\$0	0.00%
105	RIVERSOURCE LIFE INSURANCE COMPANY	0.67%	22	10	\$626,792	\$0	\$0	\$0	0.00%
106	SAGICOR LIFE INSURANCE COMPANY	0.22%	42	4	\$208,645	\$0	\$0	\$0	0.00%
107	SECURIAN LIFE INSURANCE COMPANY	0.01%	66	2	\$13,880	\$0	\$0	\$0	0.00%
108	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	89	13	\$0	\$0	\$608	\$0	N/A
109	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	76	16	\$2,672	\$0	\$96	\$0	3.59%
110	SHELTER LIFE INSURANCE COMPANY	3.18%	8	2,844	\$2,964,592	\$0	\$0	\$0	0.00%
111	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	81	2	\$304	\$0	\$0	\$0	0.00%
112	STANDARD INSURANCE COMPANY	2.78%	9	197	\$2,594,417	\$0	\$96,622	\$0	3.72%
113	STATE FARM LIFE INSURANCE COMPANY	2.27%	11	8	\$2,113,086	\$0	\$0	\$0	0.00%
114	STATE LIFE INSURANCE COMPANY	0.08%	52	18	\$78,987	\$0	\$47,925	\$0	60.67%
115	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	89	29	\$0	\$0	\$195,857	\$0	N/A
116	SYMETRA LIFE INSURANCE COMPANY	0.94%	18	70	\$874,325	\$0	\$0	\$0	0.00%
117	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	7.69%	4	106	\$7,164,637	\$0	\$0	\$0	0.00%
118	TEXAS LIFE INSURANCE COMPANY	0.00%	89	1	\$0	\$0	\$37,117	\$0	N/A
119	THRIVENT FINANCIAL FOR LUTHERANS	0.42%	33	2,545	\$391,415	\$0	\$0	\$0	0.00%
120	TIAA-CREF LIFE INSURANCE COMPANY	0.30%	37	2	\$281,858	\$0	\$0	\$0	0.00%
121	TIME INSURANCE COMPANY	0.03%	61	0	\$29,665	\$0	\$0	\$0	0.00%
122	TRANSAMERICA LIFE INSURANCE COMPANY	0.22%	43	83	\$206,906	\$0	\$0	\$0	0.00%
123	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.00%	73	56	\$4,404	\$0	\$0	\$0	0.00%
124	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	79	1,815	\$1,287	\$0	\$0	\$0	0.00%
125	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	77	3	\$2,063	\$0	\$0	\$0	0.00%
126	UNITED LIFE INSURANCE COMPANY	0.58%	24	46	\$541,274	\$0	\$109,416	\$0	20.21%
127	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.08%	55	363	\$69,934	\$0	\$0	\$0	0.00%
128	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.00%	89	1	\$0	\$0	\$0	\$0	N/A
129	UNUM INSURANCE COMPANY	0.00%	89	55	\$0	\$0	\$0	\$0	N/A
130	USAA LIFE INSURANCE COMPANY	0.18%	47	51	\$170,877	\$0	\$367,178	\$0	214.88%
131	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	89	236	\$0	\$0	\$0	\$0	N/A
132	VOYA RETIREMENT INSURANCE AND ANNUITY COMPAN	0.00%	89	66	\$0	\$0	\$0	\$0	N/A
133	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	89	537	\$0	\$0	\$0	\$0	N/A
134	WEST COAST LIFE INSURANCE COMPANY	0.02%	63	4	\$16,354	\$0	\$0	\$0	0.00%
135	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$8,378	\$0	N/A
136	WESTERN CATHOLIC UNION	0.00%	89	39	\$0	\$0	\$174,434	\$0	N/A
137	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.06%	56	6	\$53,886	\$0	\$321,742	\$0	597.08%

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	89	2	\$0	\$0	\$7,551	\$0	N/A
139	WILCO LIFE INSURANCE COMPANY	0.00%	89	13	\$0	\$0	\$0	\$0	N/A
140	WILLIAM PENN ASSOCIATION	0.00%	82	0	\$245	\$0	\$0	\$0	0.00%
141	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	83	7	\$158	\$0	\$0	\$0	0.00%
142	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.27%	38	547	\$249,789	\$0	\$0	\$0	0.00%
TOTAL		100.00%		42,116	\$93,163,703	\$0	\$62,905,018	\$0	67.52%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL OTHER CONSIDERATIONS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.00%	10	0	\$0	\$0	\$32,227	\$0	N/A
2	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	10	0	\$0	\$0	\$4,523	\$0	N/A
3	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	10	46	\$0	\$0	\$156,392	\$0	N/A
4	COUNTRY LIFE INSURANCE COMPANY	0.00%	10	17	\$0	\$0	\$51,457	\$0	N/A
5	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.45%	6	256	\$381,619	\$0	\$0	\$0	0.00%
6	GLENER LIFE INSURANCE SOCIETY	0.00%	10	1	\$0	\$0	\$0	\$0	N/A
7	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	2.67%	4	10,467	\$2,281,792	\$0	\$112,175,883	\$0	4916.13%
8	HARTFORD LIFE INSURANCE COMPANY	0.39%	7	4,720	\$329,328	\$0	\$42,861,843	\$0	13014.94%
9	INDEPENDENT ORDER OF FORESTERS THE	0.00%	9	2	\$766	\$0	\$0	\$0	0.00%
10	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	10	5	\$0	\$0	\$4,079	\$0	N/A
11	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	10.73%	3	259	\$9,166,720	\$0	\$0	\$0	0.00%
12	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	22.70%	2	1,048	\$19,393,947	\$0	\$2,803,804	\$0	14.46%
13	NATIONWIDE LIFE INSURANCE COMPANY	60.80%	1	6,711	\$51,943,130	\$0	\$52,212,202	\$0	100.52%
14	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	10	0	\$0	\$0	\$7,032	\$0	N/A
15	PENN MUTUAL LIFE INSURANCE COMPANY THE	2.17%	5	31	\$1,853,390	\$0	\$21,369	\$0	1.15%
16	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	10	-23	\$0	\$0	\$0	\$0	N/A
17	SAGICOR LIFE INSURANCE COMPANY	0.00%	10	1	\$0	\$0	\$11,775	\$0	N/A
18	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.00%	10	1	\$0	\$0	\$64,891	\$0	N/A
19	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.09%	8	35	\$78,027	\$0	\$85,422	\$0	109.48%
TOTAL		100.00%		23,577	\$85,428,719	\$0	\$210,492,899	\$0	246.40%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.02%	174	1,945	\$1,087,040	\$0	\$366,855	\$56,510	33.75%
2	AAA LIFE INSURANCE COMPANY	0.09%	106	7,415	\$6,030,355	\$0	\$2,261,040	\$1,050,208	37.49%
3	ABILITY INSURANCE COMPANY	0.00%	380	4	\$192	\$0	\$0	\$19	0.00%
4	ACCORDIA LIFE AND ANNUITY COMPANY	0.02%	163	520	\$1,379,078	\$1,807	\$485,895	\$119,909	35.36%
5	AETNA LIFE INSURANCE COMPANY	0.01%	215	2,373	\$461,988	\$452,300	\$1,570,022	\$33,039	437.74%
6	ALFA LIFE INSURANCE CORPORATION	0.00%	385	1	\$0	\$0	\$0	\$10	N/A
7	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	385	0	\$0	\$0	\$2,054	\$0	N/A
8	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	385	9	\$0	\$0	\$13,975	\$0	N/A
9	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	3.29%	9	29,199	\$216,056,482	\$0	\$141,602,178	\$541,608	65.54%
10	ALLSTATE ASSURANCE COMPANY	0.01%	200	1,070	\$662,442	\$0	\$2,070	\$294,113	0.31%
11	ALLSTATE LIFE INSURANCE COMPANY	0.06%	122	11,153	\$3,946,310	\$0	\$22,418,815	\$750,238	568.10%
12	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	310	58	\$40,097	\$0	\$2,188,758	\$11,673	5458.66%
13	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	385	34	\$0	\$0	\$0	\$229	N/A
14	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.03%	150	3,156	\$1,826,302	\$724	\$1,160,617	\$130,302	63.59%
15	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	292	171	\$74,582	\$0	\$50,772	\$6,266	68.08%
16	AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.00%	281	612	\$120,526	\$970	\$20,402	\$3,209	17.73%
17	AMERICAN CONTINENTAL INSURANCE COMPANY	0.02%	170	1,591	\$1,251,940	\$0	\$483,060	\$15,481	38.58%
18	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	2.67%	10	15,236	\$175,434,048	\$0	\$56,219,291	\$2,215	32.05%
19	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.05%	128	14,256	\$3,599,065	\$0	\$871,456	\$574,905	24.21%
20	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.76%	31	110,662	\$50,096,656	\$2,748,702	\$38,995,686	\$10,584,052	83.33%
21	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.01%	206	17,809	\$568,489	\$0	\$431,472	\$51,426	75.90%
22	AMERICAN FIDELITY ASSURANCE COMPANY	0.07%	118	9,921	\$4,698,081	\$54,264	\$4,187,707	\$577,924	90.29%
23	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	253	1,240	\$227,694	\$938	\$140,920	\$12,362	62.30%
24	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CC	0.00%	368	1	\$1,339	\$0	\$10,000	\$10	746.83%
25	AMERICAN GENERAL LIFE INSURANCE CO	10.06%	1	136,917	\$659,679,911	\$470,673	\$282,711,781	\$13,166,813	42.93%
26	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	305	2,116	\$45,529	\$1,509	\$235,499	\$4,180	520.56%
27	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.09%	107	18,642	\$5,886,779	\$0	\$2,709,486	\$577,839	46.03%
28	AMERICAN HOME LIFE INSURANCE COMPANY	0.03%	154	4,144	\$1,673,523	\$27,284	\$1,304,907	\$119,255	79.60%
29	AMERICAN INCOME LIFE INSURANCE CO	0.21%	76	38,803	\$13,559,071	\$364	\$4,691,687	\$902,911	34.60%
30	AMERICAN LIFE & SECURITY CORP	0.00%	278	637	\$132,923	\$107	\$132,764	\$5,098	99.96%
31	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.01%	221	2,915	\$407,326	\$11,652	\$665,646	\$13,697	166.28%
32	AMERICAN NATIONAL INSURANCE COMPANY	0.60%	38	50,181	\$39,037,612	\$26,910	\$23,089,238	\$1,555,725	59.22%
33	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	279	170	\$127,675	\$0	\$146,176	\$24,021	114.49%
34	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURAN	0.00%	346	13	\$9,207	\$0	\$541	\$207	5.88%
35	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	348	24	\$8,404	\$0	\$16,000	\$302	190.39%
36	AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.00%	374	1	\$577	\$0	\$0	\$10	0.00%
37	AMERICAN REPUBLIC INSURANCE COMPANY	0.02%	176	2,786	\$1,036,669	\$47,466	\$845,246	\$122,521	86.11%
38	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	369	5	\$1,283	\$0	\$60,788	\$27	4737.96%
39	AMERICAN UNDERWRITERS LIFE INSURANCE COMPA	0.00%	272	147	\$147,031	\$0	\$123,923	\$6,866	84.28%
40	AMERICAN UNITED LIFE INSURANCE COMPANY	0.17%	81	4,273	\$11,322,742	\$606,172	\$11,861,039	\$782,358	110.11%
41	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.15%	88	7,156	\$9,635,291	\$2,704	\$4,473,832	\$273,067	46.46%
42	AMERITAS LIFE INSURANCE CORP	0.21%	74	7,481	\$13,762,419	\$291,611	\$12,206,938	\$1,031,305	90.82%
43	AMICA LIFE INSURANCE COMPANY	0.00%	243	422	\$281,390	\$0	\$8,317	\$138,445	2.96%
44	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	208	377	\$514,447	\$0	\$787,433	\$0	153.06%
45	ANTHEM LIFE INSURANCE COMPANY	0.00%	262	930	\$186,833	\$0	\$168,356	\$31,403	90.11%
46	ASSURED LIFE ASSOCIATION	0.00%	342	104	\$11,587	\$686	\$35,969	\$873	316.35%
47	ASSURITY LIFE INSURANCE COMPANY	0.06%	126	6,004	\$3,674,952	\$625,467	\$2,401,980	\$329,275	82.38%
48	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF I	0.00%	267	245	\$152,964	\$0	\$1,879,431	\$4,106	1228.68%
49	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.04%	139	7,095	\$2,612,383	\$7,349	\$14,930,383	\$368,896	571.80%
50	ATHENE ANNUITY AND LIFE COMPANY	2.24%	13	21,282	\$147,116,389	\$955,815	\$81,296,475	\$1,222,826	55.91%
51	ATLANTA LIFE INSURANCE COMPANY	0.00%	315	4,282	\$34,793	\$0	\$124,812	\$5,940	358.73%
52	ATLANTIC COAST LIFE INSURANCE COMPANY	0.01%	219	8	\$432,530	\$0	\$0	\$0	0.00%
53	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	367	2	\$1,604	\$0	\$0	\$100	0.00%
54	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	257	224	\$213,105	\$0	\$837,664	\$21,285	393.08%
55	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	327	200	\$27,535	\$0	\$0	\$12,911	0.00%
56	AUTO OWNERS LIFE INSURANCE COMPANY	0.06%	121	6,855	\$3,990,432	\$0	\$2,527,310	\$727,926	63.33%
57	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.01%	220	205	\$429,386	\$0	\$1,522,646	\$64,549	354.61%
58	AXA EQUITABLE LIFE INSURANCE COMPANY	1.40%	17	30,542	\$91,670,096	\$3,860,735	\$88,405,402	\$6,239,075	100.65%
59	BALTIMORE LIFE INSURANCE COMPANY THE	0.01%	193	772	\$841,959	\$7,777	\$302,740	\$15,272	36.88%
60	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	301	190	\$52,213	\$0	\$74,856	\$1,498	143.37%
61	BANKERS LIFE AND CASUALTY COMPANY	0.35%	52	23,334	\$23,160,056	\$25,462	\$25,072,516	\$439,504	108.37%
62	BANKERS LIFE INSURANCE COMPANY	0.02%	166	261	\$1,324,141	\$0	\$0	\$10	0.00%
63	BANNER LIFE INSURANCE COMPANY	0.30%	59	22,651	\$19,776,545	\$52,376	\$11,258,530	\$11,407,600	57.19%
64	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	244	241	\$268,667	\$6,989	\$294,716	\$32,011	112.30%
65	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	340	73	\$12,457	\$0	\$6,814	\$420	54.70%
66	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY (	0.00%	260	10	\$195,000	\$0	\$298,541	\$0	153.10%
67	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	313	20	\$36,604	\$0	\$0	\$24,021	0.00%
68	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.09%	108	29,214	\$5,738,210	\$4,191	\$2,584,661	\$492,268	45.12%
69	BRIGHTHOUSE LIFE INSURANCE COMPANY	2.01%	15	51,325	\$132,094,107	\$471,657	\$299,024,244	\$7,916,182	226.73%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	C M LIFE INSURANCE COMPANY	0.21%	75	5,295	\$13,679,326	\$0	\$24,236,585	\$486,939	177.18%
71	CANADA LIFE ASSURANCE COMPANY	0.02%	164	1,512	\$1,354,470	\$399,145	\$1,823,827	\$163,465	164.12%
72	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	275	6,021	\$141,450	\$0	\$1,255,418	\$15,458	887.53%
73	CAPITOL LIFE INSURANCE COMPANY	0.05%	130	868	\$3,433,063	\$0	\$636,693	\$8,676	18.55%
74	CATHOLIC FINANCIAL LIFE	0.01%	201	1,884	\$618,092	\$18,508	\$517,263	\$26,379	86.68%
75	CATHOLIC HOLY FAMILY SOCIETY	0.07%	117	4,483	\$4,752,359	\$0	\$2,196,802	\$20,550	46.23%
76	CATHOLIC ORDER OF FORESTERS	0.00%	277	1,204	\$136,169	\$31,880	\$1,572,168	\$19,263	1177.98%
77	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	320	64	\$30,850	\$0	\$37,512	\$1,392	121.59%
78	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	240	5,002	\$295,582	\$2,051	\$585,738	\$21,463	198.86%
79	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	264	486	\$173,170	\$7,039	\$401,808	\$8,722	236.10%
80	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	294	383	\$72,874	\$2,101	\$431,477	\$7,622	594.97%
81	CENTURION LIFE INSURANCE COMPANY	0.00%	385	556	\$0	\$0	\$2,896,478	\$0	N/A
82	CENTURY LIFE ASSURANCE COMPANY	0.00%	385	1	\$0	\$0	\$0	\$4	N/A
83	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	178	3,199	\$1,033,597	\$65	\$371,754	\$136,095	35.97%
84	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.01%	227	572	\$352,596	\$0	\$17,705	\$5,886	5.02%
85	CHURCH LIFE INSURANCE CORPORATION	0.00%	323	31	\$28,524	\$0	\$253,921	\$78	890.20%
86	CICA LIFE INSURANCE COMPANY OF AMERICA	0.01%	191	1,406	\$882,887	\$1,355	\$742,859	\$28,448	84.29%
87	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	371	3	\$822	\$0	\$0	\$12	0.00%
88	CINCINNATI LIFE INSURANCE COMPANY THE	0.15%	87	11,186	\$9,748,703	\$0	\$13,034,087	\$2,865,408	133.70%
89	CITIZENS SECURITY LIFE INS CO	0.00%	284	476	\$107,498	\$0	\$129,704	\$2,996	120.66%
90	CLOVER INSURANCE COMPANY	0.00%	330	40	\$20,690	\$0	\$0	\$2,198	0.00%
91	CMFG LIFE INSURANCE COMPANY	0.13%	93	10,983	\$8,577,797	\$320,149	\$12,278,163	\$302,698	146.87%
92	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.04%	137	8,641	\$2,944,457	\$0	\$1,299,811	\$393,995	44.14%
93	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	199	2,166	\$675,768	\$0	\$551,580	\$6,151	81.62%
94	COLORADO BANKERS LIFE INS CO	0.03%	155	3,075	\$1,662,867	\$0	\$617,631	\$58,571	37.14%
95	COLUMBIAN LIFE INSURANCE COMPANY	0.06%	124	6,725	\$3,857,465	\$463	\$1,645,600	\$134,828	42.67%
96	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	276	311	\$136,632	\$7,608	\$192,229	\$4,377	146.26%
97	COLUMBUS LIFE INSURANCE COMPANY	0.27%	64	4,256	\$17,908,814	\$43,610	\$16,456,471	\$202,072	92.13%
98	COMBINED INSURANCE CO OF AMERICA	0.02%	171	7,918	\$1,249,388	\$0	\$1,434,179	\$72,418	114.79%
99	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.03%	151	2,224	\$1,793,950	\$62,997	\$12,987,306	\$130,096	727.46%
100	COMPANION LIFE INSURANCE COMPANY	0.00%	385	8	\$0	\$0	\$0	\$130	N/A
101	COMPBENEFITS INSURANCE COMPANY	0.00%	360	26	\$2,827	\$0	\$4,993	\$211	176.62%
102	CONNECTICUT GENERAL LIFE INS CO	0.03%	149	1,248	\$1,911,241	\$484,062	\$10,225,200	\$236,963	560.33%
103	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	202	1,524	\$608,977	\$0	\$665,108	\$12,353	109.22%
104	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	226	1,343	\$354,851	\$211	\$870,437	\$43,584	245.36%
105	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	229	1,015	\$347,619	\$0	\$311,974	\$11,328	89.75%
106	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.03%	144	999	\$2,042,953	\$0	\$3,918,178	\$44,892	191.79%
107	COUNTRY LIFE INSURANCE COMPANY	0.11%	99	14,825	\$6,935,270	\$996,219	\$3,486,754	\$1,643,620	64.64%
108	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	328	430	\$24,086	\$3,360	\$23,976	\$4,487	113.49%
109	CSA FRATERNAL LIFE	0.00%	314	527	\$35,341	\$0	\$61,017	\$3,154	172.65%
110	CSI LIFE INSURANCE COMPANY	0.00%	362	8	\$2,552	\$0	\$633	\$41	24.80%
111	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	269	512	\$149,129	\$0	\$1,402,490	\$2,875	940.45%
112	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	256	826	\$214,625	\$0	\$138,538	\$6,013	64.55%
113	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	373	1	\$621	\$0	\$0	\$50	0.00%
114	DELAWARE LIFE INSURANCE COMPANY	0.50%	44	2,039	\$32,743,450	\$0	\$11,691,332	\$96,693	35.71%
115	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	319	125	\$31,087	\$0	\$1,500	\$1,840	4.83%
116	EAGLE LIFE INSURANCE COMPANY	0.06%	125	61	\$3,848,647	\$0	\$45,642	\$0	1.19%
117	ELCO MUTUAL LIFE AND ANNUITY	0.24%	69	748	\$15,993,880	\$286	\$19,904,473	\$1,103	124.45%
118	EMC NATIONAL LIFE COMPANY	0.05%	129	6,021	\$3,481,174	\$17,641	\$5,261,665	\$374,333	151.65%
119	EPIC LIFE INSURANCE COMPANY THE	0.00%	377	1	\$372	\$0	\$0	\$5	0.00%
120	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.01%	188	2,218	\$914,868	\$0	\$596,468	\$16,434	65.20%
121	EQUITRUST LIFE INSURANCE COMPANY	0.68%	36	4,702	\$44,356,808	\$0	\$26,589,008	\$35,246	59.94%
122	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.02%	169	4,617	\$1,273,032	\$37,931	\$1,978,500	\$55,269	158.40%
123	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AM	0.00%	303	190	\$51,332	\$0	\$1,267	\$5,735	2.47%
124	FAMILY LIFE INSURANCE COMPANY	0.01%	204	1,538	\$596,902	\$702	\$606,819	\$26,822	101.78%
125	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	384	678	\$16	\$0	\$469,636	\$1,561	2935225.00%
126	FARM BUREAU LIFE INSURANCE COMPANY OF MISSO	0.68%	35	76,507	\$44,371,733	\$2,449,999	\$26,281,985	\$5,741,538	64.75%
127	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.41%	51	51,347	\$26,769,016	\$7,239	\$20,920,037	\$6,032,923	78.18%
128	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	286	328	\$101,353	\$3,592	\$568,777	\$17,957	564.73%
129	FEDERATED LIFE INSURANCE COMPANY	0.14%	92	3,454	\$8,885,150	\$0	\$8,860,516	\$1,136,346	99.72%
130	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	1.21%	20	11,473	\$79,393,019	\$3,557	\$42,048,120	\$762,909	52.97%
131	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.23%	72	2,291	\$15,145,046	\$0	\$20,635,262	\$69,415	136.25%
132	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.03%	143	2,771	\$2,214,831	\$41,083	\$1,557,566	\$440,522	72.18%
133	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.10%	105	8,597	\$6,405,489	\$0	\$4,793,063	\$22,822	74.83%
134	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	270	478	\$148,368	\$225,987	\$1,407,404	\$8,432	1100.91%
135	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	336	168	\$16,470	\$5,866	\$65,570	\$4,942	433.73%
136	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	259	8	\$199,429	\$47	\$59,304	\$59	29.76%
137	FIRST GUARANTY INSURANCE COMPANY	0.00%	273	262	\$144,587	\$0	\$112,766	\$390	77.99%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	344	3,575	\$10,303	\$0	\$44,281	\$1,740	429.79%
139	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.03%	142	4,284	\$2,229,292	\$0	\$4,294,753	\$1,215,288	192.65%
140	FORESTERS LIFE INSURANCE AND ANNUITY COMPAN	0.02%	168	515	\$1,290,184	\$2,207	\$460,393	\$46,221	35.86%
141	FORETHOUGHT LIFE INSURANCE COMPANY	1.11%	22	4,715	\$72,827,060	\$0	\$10,014,639	\$2,713	13.75%
142	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	231	711	\$336,747	\$0	\$177,670	\$28,697	52.76%
143	FUNERAL DIRECTORS LIFE INSURANCE CO	0.04%	140	3,065	\$2,443,538	\$596	\$1,345,567	\$10,423	55.09%
144	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	224	505	\$389,109	\$0	\$332,722	\$34,204	85.51%
145	GBU FINANCIAL LIFE	0.03%	147	583	\$1,993,592	\$6,037	\$1,264,609	\$3,827	63.74%
146	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.31%	57	21,991	\$20,428,755	\$17,105,960	\$71,526,154	\$2,709,660	433.86%
147	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.48%	47	36,260	\$31,654,214	\$0	\$85,461,914	\$9,799,085	269.99%
148	GENWORTH LIFE INSURANCE COMPANY	0.10%	101	7,902	\$6,738,835	\$0	\$30,397,413	\$2,177,811	451.08%
149	GERBER LIFE INSURANCE COMPANY	0.12%	96	78,814	\$7,882,125	\$0	\$2,540,305	\$1,009,732	32.23%
150	GLEANER LIFE INSURANCE SOCIETY	0.00%	238	577	\$302,835	\$1,607	\$637,850	\$16,931	211.16%
151	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.11%	97	97,063	\$7,126,750	\$4,245	\$3,465,959	\$1,004,274	48.69%
152	GOLDEN RULE INSURANCE COMPANY	0.02%	167	2,002	\$1,304,567	\$1,405	\$7,153,388	\$175,143	548.44%
153	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.01%	212	831	\$496,736	\$55,169	\$466,061	\$30,630	104.93%
154	GRANGE LIFE INSURANCE COMPANY	0.00%	282	110	\$119,592	\$0	\$50,209	\$31,939	41.98%
155	GREAT AMERICAN LIFE INSURANCE COMPANY	5.45%	2	12,423	\$357,369,656	\$0	\$47,861,650	\$151,724	13.39%
156	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	186	1,127	\$934,427	\$44	\$778,865	\$60,269	83.36%
157	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	239	620	\$299,954	\$5,920	\$802,149	\$34,424	269.40%
158	GREAT WESTERN INSURANCE COMPANY	0.00%	248	470	\$258,703	\$0	\$3,828	\$1,639	1.48%
159	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.34%	55	6,258	\$22,215,696	\$265,880	\$4,820,011	\$821,465	22.89%
160	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	209	4,308	\$509,688	\$0	\$524,181	\$38,231	102.84%
161	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	185	227	\$936,485	\$0	\$730,698	\$2,717	78.03%
162	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.08%	111	940	\$5,382,620	\$0	\$8,366,025	\$30,839	155.43%
163	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.24%	70	5,352	\$15,513,211	\$4,383,077	\$12,588,168	\$1,914,528	109.40%
164	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.24%	71	1,045	\$15,510,669	\$0	\$4,009,494	\$2,736	25.85%
165	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	251	190	\$240,079	\$0	\$414,019	\$22,405	172.45%
166	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.57%	41	21,006	\$37,325,479	\$0	\$141,423,391	\$4,002,660	378.89%
167	HARTFORD LIFE INSURANCE COMPANY	0.06%	120	17,017	\$4,252,449	\$264	\$54,914,367	\$1,185,371	1291.36%
168	HCC LIFE INSURANCE COMPANY	0.00%	355	10	\$4,633	\$0	\$0	\$503	0.00%
169	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	352	34	\$7,314	\$0	\$24,429	\$294	334.00%
170	HOMESTEADERS LIFE COMPANY	0.00%	302	2,176	\$51,600	\$0	\$186,509	\$2,843	361.45%
171	HORACE MANN LIFE INSURANCE COMPANY	0.09%	109	3,882	\$5,735,094	\$0	\$3,826,153	\$178,502	66.71%
172	HUMANA INSURANCE COMPANY	0.00%	322	107	\$30,266	\$0	\$106,898	\$11,591	353.20%
173	HUMANADENTAL INSURANCE COMPANY	0.00%	325	112	\$27,635	\$880	\$94,261	\$1,500	344.28%
174	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	326	207	\$27,584	\$381	\$42,127	\$950	154.10%
175	IDEALIFE INSURANCE COMPANY	0.00%	321	249	\$30,490	\$0	\$27,533	\$2,423	90.30%
176	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	158	3,513	\$1,534,413	\$40,366	\$1,584,803	\$259,300	105.91%
177	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	385	5	\$0	\$0	\$0	\$433	N/A
178	INDEPENDENT ORDER OF FORESTERS THE	0.11%	98	10,166	\$6,953,092	\$269,823	\$4,549,687	\$413,788	69.31%
179	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & A	0.00%	263	413	\$174,264	\$0	\$148,142	\$33,801	85.01%
180	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	317	60	\$32,632	\$0	\$8,448	\$3,600	25.89%
181	INTEGRITY LIFE INSURANCE COMPANY	0.26%	67	1,259	\$17,110,823	\$0	\$13,183,630	\$8,217	77.05%
182	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	312	232	\$38,586	\$2,629	\$85,086	\$973	227.32%
183	INVESTORS LIFE INSURANCE COMPANY OF NORTH AI	0.01%	228	884	\$352,241	\$599	\$733,753	\$43,658	208.48%
184	JACKSON NATIONAL LIFE INSURANCE COMPANY	4.69%	3	66,273	\$307,682,632	\$785,268	\$274,573,479	\$4,292,422	89.49%
185	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.16%	84	1,120	\$10,507,652	\$52,142	\$6,647,683	\$22,086	63.76%
186	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	268	190	\$150,003	\$0	\$427,636	\$17,331	285.08%
187	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	332	52	\$19,072	\$0	\$176,839	\$7,652	927.22%
188	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.93%	28	33,151	\$61,288,656	\$5,781,554	\$224,745,469	\$7,372,129	376.13%
189	KANAWHA INSURANCE COMPANY	0.00%	245	1,598	\$268,598	\$12,332	\$203,015	\$33,340	80.17%
190	KANSAS CITY LIFE INSURANCE COMPANY	0.26%	66	18,838	\$17,223,578	\$182,959	\$30,733,960	\$1,503,691	179.50%
191	KNIGHTS OF COLUMBUS	0.80%	30	70,003	\$52,704,043	\$9,516,609	\$32,898,902	\$3,911,489	80.48%
192	LAFAYETTE LIFE INSURANCE COMPANY THE	0.41%	50	3,395	\$27,201,910	\$2,999,477	\$14,703,216	\$976,639	65.08%
193	LANDMARK LIFE INSURANCE COMPANY	0.00%	265	301	\$165,363	\$0	\$44,315	\$2,052	26.80%
194	LEADERS LIFE INSURANCE COMPANY	0.00%	304	118	\$46,635	\$0	\$0	\$6,749	0.00%
195	LEWER LIFE INSURANCE COMPANY	0.00%	382	1	\$85	\$0	\$0	\$5	0.00%
196	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.15%	89	6,695	\$9,614,563	\$99,279	\$7,147,949	\$668,925	75.38%
197	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.05%	132	7,107	\$3,255,635	\$27	\$2,019,770	\$301,650	62.04%
198	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	254	290	\$216,783	\$0	\$1,141,444	\$7,243	526.54%
199	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.10%	104	4,094	\$6,630,385	\$4	\$8,133,837	\$387,261	122.68%
200	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	366	11	\$2,032	\$0	\$10,000	\$121	492.13%
201	LIFESecure INSURANCE COMPANY	0.00%	307	850	\$43,662	\$0	\$142,385	\$5,045	326.11%
202	LIFESHIELD NATIONAL INSURANCE CO	0.00%	331	47	\$19,393	\$0	\$1,999	\$2,206	10.31%
203	LINCOLN BENEFIT LIFE COMPANY	0.22%	73	10,375	\$14,199,212	\$3,347	\$13,416,460	\$3,297,394	94.51%
204	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.10%	102	19,618	\$6,735,701	\$5,677	\$3,764,481	\$115,108	55.97%
205	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.01%	189	133	\$910,128	\$2,462	\$1,783,717	\$23,105	196.26%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.59%	7	49,878	\$235,665,282	\$360,546	\$257,674,509	\$9,598,357	109.49%
207	LOMBARD INTERNATIONAL LIFE ASSURANCE COMPA	0.00%	354	10	\$5,266	\$0	\$478,333	\$23,514	9083.42%
208	LONGEVITY INSURANCE COMPANY	0.00%	359	35	\$3,108	\$0	\$2,570	\$437	82.69%
209	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	271	812	\$148,096	\$1,588	\$686,308	\$10,718	464.49%
210	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	338	75	\$12,775	\$84	\$10,479	\$606	82.68%
211	LUMICO LIFE INSURANCE COMPANY	0.00%	261	225	\$186,952	\$0	\$555	\$9,882	0.30%
212	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	222	1,554	\$402,216	\$627	\$560,304	\$13,699	139.46%
213	MANHATTAN LIFE INSURANCE COMPANY	0.02%	162	266	\$1,392,705	\$5,724	\$234,556	\$7,179	17.25%
214	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	203	832	\$605,539	\$39	\$985,888	\$70,468	162.82%
215	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	1.35%	18	31,117	\$88,667,535	\$25,214,720	\$72,333,579	\$5,781,329	110.02%
216	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	385	0	\$0	\$0	\$130,689	\$0	N/A
217	MEDICO INSURANCE COMPANY	0.00%	297	190	\$64,409	\$9,710	\$105,282	\$1,101	178.53%
218	MEMBERS LIFE INSURANCE COMPANY	0.19%	77	9	\$12,773,858	\$0	\$510,823	\$255	4.00%
219	MERIT LIFE INSURANCE CO	0.02%	179	5,964	\$1,009,179	\$0	\$491,551	\$54,942	48.71%
220	METROPOLITAN LIFE INSURANCE COMPANY	0.62%	37	125,957	\$40,541,117	\$16,230,504	\$145,641,569	\$3,327,411	399.28%
221	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.03%	148	4,230	\$1,991,168	\$0	\$5,794,985	\$267,900	291.03%
222	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.95%	26	11,877	\$62,255,223	\$16,409	\$22,362,175	\$1,660,831	35.95%
223	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	235	765	\$305,204	\$2,368	\$649,167	\$31,247	213.48%
224	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	316	146	\$34,112	\$3,790	\$58,224	\$3,740	181.80%
225	MINNESOTA LIFE INSURANCE COMPANY	1.08%	23	12,876	\$71,155,575	\$458,553	\$28,112,259	\$5,561,940	40.15%
226	MML BAY STATE LIFE INSURANCE COMPANY	0.01%	205	629	\$570,370	\$0	\$2,440,576	\$88,963	427.89%
227	MODERN WOODMEN OF AMERICA	0.53%	42	28,521	\$34,505,993	\$355,585	\$27,357,028	\$917,639	80.31%
228	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	361	28	\$2,706	\$0	\$1,340	\$342	49.52%
229	MONY LIFE INSURANCE COMPANY	0.03%	152	4,514	\$1,786,772	\$1,036,332	\$5,163,107	\$180,823	346.96%
230	MONY LIFE INSURANCE COMPANY OF AMERICA	0.08%	112	1,638	\$5,376,282	\$0	\$3,053,715	\$522,442	56.80%
231	MOTORISTS LIFE INSURANCE COMPANY	0.00%	318	63	\$31,108	\$489	\$0	\$5,443	1.57%
232	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	290	126	\$78,385	\$0	\$63,000	\$4,769	80.37%
233	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.14%	90	1,241	\$9,247,737	\$1,530	\$3,372,489	\$2,078	36.48%
234	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN-AM	0.03%	145	1,191	\$2,030,148	\$87,938	\$2,889,048	\$202,991	146.64%
235	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	211	3,108	\$498,440	\$0	\$234,688	\$74,518	47.08%
236	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	288	-32	\$92,169	\$1,462	\$137,637	\$2,249	150.92%
237	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.00%	287	326	\$100,896	\$1,244	\$162,690	\$9,121	162.48%
238	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	379	1	\$248	\$0	\$5,574	\$41	2247.58%
239	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	173	8,731	\$1,135,906	\$20,494	\$888,441	\$72,270	80.02%
240	NATIONAL LIFE INSURANCE COMPANY	0.07%	115	2,056	\$4,862,076	\$2,705,516	\$5,034,789	\$438,610	159.20%
241	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.00%	236	1,183	\$304,417	\$0	\$75,712	\$78,581	24.87%
242	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.34%	54	4,391	\$22,469,152	\$3,624	\$15,941,503	\$48,349	70.96%
243	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.52%	43	5,174	\$34,216,972	\$1,575	\$7,456,667	\$2,283,901	21.80%
244	NATIONWIDE LIFE INSURANCE COMPANY	1.03%	24	10,111	\$67,337,400	\$337,289	\$66,883,275	\$734,693	99.83%
245	NEW ENGLAND LIFE INSURANCE COMPANY	0.05%	127	2,552	\$3,600,500	\$45,936	\$12,369,644	\$558,143	344.83%
246	NEW ERA LIFE INSURANCE COMPANY	0.00%	385	0	\$0	\$0	\$171	\$0	N/A
247	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.00%	385	24	\$0	\$0	\$15,543	\$80	N/A
248	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	4.45%	4	21,337	\$291,677,367	\$0	\$213,974,588	\$2,639,445	73.36%
249	NEW YORK LIFE INSURANCE COMPANY	0.84%	29	60,242	\$55,204,780	\$21,019,605	\$46,251,611	\$7,652,965	121.86%
250	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH I	0.94%	27	12,635	\$61,497,651	\$0	\$35,230,269	\$2,177,216	57.29%
251	NORTH AMERICAN INSURANCE COMPANY	0.00%	385	1	\$0	\$0	\$0	\$5	N/A
252	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	4.39%	5	151,623	\$287,765,214	\$106,741,602	\$205,838,535	\$36,193,472	108.62%
253	NYLIFE INSURANCE COMPANY OF ARIZONA	0.01%	192	646	\$847,659	\$0	\$110,708	\$232,321	13.06%
254	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH I	0.01%	218	773	\$448,594	\$2,686	\$352,967	\$22,806	79.28%
255	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.29%	63	4,784	\$18,733,620	\$0	\$9,954,369	\$2,196,442	53.14%
256	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.74%	32	8,613	\$48,842,848	\$1,272,290	\$46,253,217	\$268,460	97.30%
257	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	195	1,398	\$750,180	\$847	\$664,958	\$93,749	88.75%
258	OLD AMERICAN INSURANCE COMPANY	0.08%	110	14,934	\$5,553,731	\$0	\$3,868,732	\$88,082	69.66%
259	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	252	1,234	\$236,998	\$0	\$212,535	\$66,541	89.68%
260	OLD SURETY LIFE INSURANCE COMPANY	0.00%	358	10	\$3,330	\$0	\$0	\$60	0.00%
261	OLD UNITED LIFE INSURANCE COMPANY	0.00%	308	382	\$42,765	\$0	\$2,034	\$5,356	4.76%
262	OPTUM INSURANCE OF OHIO INC	0.00%	350	13	\$8,197	\$0	\$2,490	\$124	30.38%
263	OXFORD LIFE INSURANCE COMPANY	0.05%	134	2,089	\$3,199,592	\$0	\$1,101,808	\$22,947	34.44%
264	OZARK NATIONAL LIFE INSURANCE COMPANY	0.29%	61	45,738	\$19,095,874	\$68,677	\$11,031,147	\$1,504,274	58.13%
265	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	347	11	\$8,524	\$0	\$0	\$0	0.00%
266	PACIFIC LIFE & ANNUITY COMPANY	0.01%	207	492	\$550,481	\$0	\$6,308,444	\$0	1145.99%
267	PACIFIC LIFE INSURANCE COMPANY	2.12%	14	16,469	\$138,807,970	\$63,055	\$341,358,224	\$6,099,573	245.97%
268	PAN AMERICAN ASSURANCE COMPANY	0.00%	250	375	\$240,401	\$0	\$496,326	\$30,997	206.46%
269	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	309	242	\$42,013	\$13,633	\$341,353	\$8,697	844.94%
270	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	370	0	\$963	\$0	\$0	\$0	0.00%
271	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	324	463	\$27,837	\$0	\$128,518	\$1,368	461.68%
272	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.01%	225	551	\$382,209	\$0	\$375,537	\$87,653	98.25%
273	PEKIN LIFE INSURANCE COMPANY	0.01%	181	950	\$982,390	\$381	\$295,351	\$132,619	30.10%



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OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	PENN INSURANCE AND ANNUITY COMPANY THE	0.04%	138	634	\$2,760,733	\$0	\$602,565	\$177,670	21.83%
275	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.19%	79	4,092	\$12,238,597	\$500,460	\$9,613,643	\$313,617	82.64%
276	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	232	785	\$333,760	\$0	\$310,465	\$17,735	93.02%
277	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	255	265	\$214,879	\$0	\$75,898	\$53,377	35.32%
278	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.01%	184	1,412	\$954,562	\$0	\$0	\$96,103	0.00%
279	PHL VARIABLE INSURANCE COMPANY	0.17%	82	3,451	\$11,142,381	\$0	\$13,851,687	\$1,473,472	124.32%
280	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	241	242	\$293,693	\$0	\$36,638	\$201,066	12.47%
281	PHOENIX LIFE INSURANCE COMPANY	0.26%	65	11,422	\$17,282,725	\$4,352,933	\$26,895,273	\$919,407	180.81%
282	PHYSICIANS LIFE INSURANCE COMPANY	0.07%	116	11,821	\$4,828,362	\$0	\$3,723,868	\$88,056	77.12%
283	PIONEER AMERICAN INSURANCE COMPANY	0.01%	187	1,773	\$920,430	\$0	\$222,012	\$20,987	24.12%
284	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	210	492	\$507,125	\$1,915	\$638,035	\$50,347	126.19%
285	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	293	154	\$73,649	\$6	\$27,570	\$2,550	37.44%
286	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	299	1,078	\$61,956	\$1,260	\$74,490	\$6,911	122.26%
287	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	295	502	\$69,204	\$190	\$71,251	\$1,619	103.23%
288	PRIMERICA LIFE INSURANCE COMPANY	0.49%	45	35,318	\$32,071,483	\$0	\$18,362,915	\$9,074,628	57.26%
289	PRINCIPAL LIFE INSURANCE COMPANY	1.01%	25	11,512	\$66,336,987	\$1,953,639	\$32,996,746	\$1,340,654	52.69%
290	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.15%	86	3,644	\$9,795,519	\$0	\$213,821	\$2,924,276	2.18%
291	PROFESSIONAL INSURANCE COMPANY	0.00%	349	19	\$8,287	\$0	\$10,480	\$662	126.46%
292	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	339	179	\$12,480	\$1,382	\$196,236	\$12,163	1583.48%
293	PROTECTIVE LIFE INSURANCE COMPANY	3.80%	6	40,102	\$249,406,990	\$20,243	\$282,187,559	\$10,401,105	113.15%
294	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	351	14	\$7,351	\$0	\$27,086	\$95	368.47%
295	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.12%	95	18,726	\$7,911,485	\$0	\$2,083,595	\$906,843	26.34%
296	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	381	2	\$157	\$0	\$0	\$27	0.00%
297	PRUCO LIFE INSURANCE COMPANY	3.37%	8	27,592	\$220,896,495	\$0	\$295,850,211	\$11,311,523	133.93%
298	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	0.02%	177	23,189	\$1,034,517	\$0	\$131,120,937	\$5,982	12674.60%
299	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.35%	53	134,398	\$23,045,179	\$37,506,321	\$97,110,749	\$2,626,452	584.14%
300	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY	0.00%	385	3	\$0	\$0	\$59	\$0	N/A
301	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	341	30	\$12,134	\$0	\$0	\$474	0.00%
302	PYRAMID LIFE INSURANCE COMPANY	0.00%	247	1,576	\$261,593	\$0	\$670,414	\$17,398	256.28%
303	RELIASTAR STANDARD LIFE INSURANCE COMPANY	0.30%	58	1,571	\$19,958,232	\$453	\$4,883,349	\$2,260	24.47%
304	RELIASTAR LIFE INSURANCE COMPANY	0.26%	68	19,941	\$16,922,427	\$222,837	\$31,810,752	\$7,326,869	189.30%
305	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	213	2,080	\$483,638	\$1,680	\$465,005	\$68,722	96.49%
306	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	0.00%	335	757	\$16,481	\$0	\$174,495	\$3,173	1058.76%
307	RESERVE NATIONAL INSURANCE COMPANY	0.01%	182	1,306	\$965,722	\$0	\$381,215	\$66,202	39.47%
308	RGA REINSURANCE COMPANY	0.01%	190	197	\$887,255	\$648,941	\$10,401,017	\$70,016	1245.41%
309	RIVERSOURCE LIFE INSURANCE COMPANY	1.11%	21	28,328	\$72,887,107	\$0	\$201,619,437	\$1,961,718	276.62%
310	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	372	128	\$804	\$1,508	\$13,529	\$594	1870.27%
311	ROYAL NEIGHBORS OF AMERICA	0.05%	136	7,023	\$2,959,462	\$63,415	\$1,069,303	\$71,100	38.27%
312	S USA LIFE INSURANCE COMPANY INC	0.00%	357	9	\$3,377	\$0	\$0	\$507	0.00%
313	SAGICOR LIFE INSURANCE COMPANY	0.18%	80	1,810	\$12,054,152	\$1,402	\$5,716,660	\$60,100	47.44%
314	SAVINGS BANK LIFE INSURANCE COMPANY OF MASS.	0.04%	141	3,708	\$2,317,751	\$30,724	\$92,418	\$1,791,841	5.31%
315	SECURIAN LIFE INSURANCE COMPANY	0.00%	306	37	\$44,561	\$0	\$0	\$4,110	0.00%
316	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.70%	33	6,672	\$45,965,554	\$111,855	\$30,317,439	\$52,108	66.20%
317	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.19%	78	2,463	\$12,759,779	\$41,041	\$24,416,230	\$1,335,734	191.67%
318	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.02%	161	2,905	\$1,440,241	\$80,590	\$115,303	\$98,965	13.60%
319	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	198	1,795	\$705,121	\$0	\$281,504	\$13,256	39.92%
320	SENIOR LIFE INSURANCE COMPANY	0.02%	157	2,975	\$1,560,815	\$0	\$641,718	\$30,925	41.11%
321	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	378	24	\$297	\$0	\$26	\$29	8.75%
322	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	194	1,530	\$815,653	\$2,457	\$1,199,090	\$152,745	147.31%
323	SETTLERS LIFE INSURANCE COMPANY	0.00%	246	626	\$262,296	\$1,850	\$49,177	\$7,169	19.45%
324	SHELTER LIFE INSURANCE COMPANY	0.49%	46	74,417	\$32,020,555	\$1,518,874	\$20,920,463	\$5,899,072	70.08%
325	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	216	1,081	\$458,501	\$1,028	\$630,440	\$46,660	137.72%
326	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	343	326	\$11,149	\$544	\$275,212	\$1,072	2473.37%
327	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	383	1	\$63	\$0	\$0	\$15	0.00%
328	STANDARD INSURANCE COMPANY	0.10%	103	855	\$6,679,846	\$38,933	\$6,572,082	\$5,523	98.97%
329	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	223	1,863	\$396,354	\$5,995	\$771,439	\$28,324	196.15%
330	STANDARD LIFE AND CASUALTY COMPANY	0.00%	363	9	\$2,408	\$57	\$612	\$62	27.78%
331	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	365	35	\$2,070	\$68	\$4,093	\$344	201.01%
332	STARMOUNT LIFE INSURANCE COMPANY	0.01%	230	598	\$345,574	\$0	\$331,559	\$13,078	95.94%
333	STATE FARM LIFE INSURANCE COMPANY	2.44%	11	237,000	\$160,170,795	\$17,986,091	\$102,093,171	\$23,013,522	74.97%
334	STATE LIFE INSURANCE COMPANY	0.43%	49	2,190	\$28,162,365	\$28,026	\$10,211,624	\$162,452	36.36%
335	STATE MUTUAL INSURANCE COMPANY	0.00%	274	362	\$142,573	\$19,948	\$264,580	\$5,057	199.57%
336	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	300	77	\$52,920	\$0	\$17,243	\$1,034	32.58%
337	STERLING LIFE INSURANCE COMPANY	0.00%	285	189	\$106,536	\$0	\$39,071	\$2,277	36.67%
338	SUN LIFE ASSURANCE COMPANY OF CANADA	0.10%	100	1,500	\$6,813,902	\$1,112,009	\$10,112,604	\$840,597	164.73%
339	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	266	159	\$158,913	\$235	\$309,891	\$7,967	195.15%
340	SURETY LIFE INSURANCE COMPANY	0.00%	237	559	\$304,264	\$0	\$336,728	\$38,556	110.67%
341	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	385	0	\$0	\$0	\$138,000	\$0	N/A

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
342	SYMETRA LIFE INSURANCE COMPANY	0.58%	40	10,314	\$38,087,046	\$139	\$32,940,664	\$1,071,294	86.49%
343	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	334	126	\$17,304	\$0	\$10,382	\$2,096	60.00%
344	TEACHERS INSURANCE AND ANNUITY ASSOCIATION (	1.29%	19	37,393	\$84,912,592	\$44,153,123	\$147,017,407	\$208,590	225.14%
345	TEXAS LIFE INSURANCE COMPANY	0.06%	123	13,311	\$3,873,763	\$569,031	\$1,985,206	\$442,653	65.94%
346	THE RELIABLE LIFE INSURANCE COMPANY	0.15%	85	126,111	\$9,945,546	\$27	\$8,776,557	\$597,057	88.25%
347	THRIVENT FINANCIAL FOR LUTHERANS	2.25%	12	82,658	\$147,845,173	\$5,537,884	\$104,283,247	\$5,639,056	74.28%
348	THRIVENT LIFE INSURANCE COMPANY	0.02%	159	429	\$1,474,508	\$0	\$1,896,174	\$11,916	128.60%
349	TIAA-CREF LIFE INSURANCE COMPANY	0.17%	83	1,586	\$11,066,082	\$0	\$3,101,236	\$643,049	28.02%
350	TIME INSURANCE COMPANY	0.01%	183	1,901	\$963,993	\$0	\$780,632	\$72,840	80.98%
351	TRANS WORLD ASSURANCE COMPANY	0.00%	280	341	\$123,746	\$0	\$52,063	\$11,031	42.07%
352	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	385	596	-\$99,744	\$0	\$10,964,339	\$46,644	-10992.48%
353	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.01%	214	977	\$463,748	\$0	\$4,051,087	\$8,719	873.55%
354	TRANSAMERICA LIFE INSURANCE COMPANY	1.45%	16	78,036	\$95,338,039	\$178,519	\$301,488,126	\$7,110,818	316.42%
355	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.43%	48	35,717	\$28,459,094	\$5,658	\$33,736,982	\$1,414,535	118.57%
356	TRUSTMARK INSURANCE COMPANY	0.02%	172	964	\$1,166,739	\$25,804	\$1,202,007	\$15,664	105.23%
357	U S FINANCIAL LIFE INSURANCE COMPANY	0.05%	135	2,169	\$2,961,233	\$0	\$7,021,726	\$622,149	237.12%
358	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	376	1	\$379	\$0	\$0	\$45	0.00%
359	UNIFIED LIFE INSURANCE COMPANY	0.00%	234	1,702	\$310,871	\$3,848	\$216,782	\$41,026	70.97%
360	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	296	370	\$65,586	\$0	\$158,744	\$2,543	242.04%
361	UNION LABOR LIFE INSURANCE COMPANY	0.00%	345	24	\$9,570	\$1,588	\$15,071	\$692	174.08%
362	UNION SECURITY INSURANCE COMPANY	0.02%	175	4,821	\$1,084,698	\$5,750	\$4,592,110	\$113,384	423.88%
363	UNITED AMERICAN INSURANCE COMPANY	0.02%	165	3,052	\$1,347,427	\$0	\$5,084,666	\$18,074	377.36%
364	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	333	77	\$18,545	\$0	\$42,729	\$755	230.41%
365	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	249	5,368	\$243,554	\$23,515	\$833,164	\$20,795	351.74%
366	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.00%	337	54	\$16,418	\$0	\$0	\$3,595	0.00%
367	UNITED HERITAGE LIFE INSURANCE COMPANY	0.08%	114	5,226	\$5,079,836	\$16,228	\$3,252,908	\$49,270	64.36%
368	UNITED HOME LIFE INSURANCE COMPANY	0.02%	160	2,359	\$1,451,333	\$98	\$586,264	\$65,776	40.40%
369	UNITED INSURANCE COMPANY OF AMERICA	0.00%	283	5,433	\$114,966	\$0	\$262,032	\$13,392	227.92%
370	UNITED LIFE INSURANCE COMPANY	0.08%	113	2,483	\$5,194,142	\$0	\$5,806,710	\$135,897	111.79%
371	UNITED NATIONAL LIFE INSURANCE COMPANY OF AM	0.00%	289	279	\$80,510	\$0	\$107,879	\$2,901	133.99%
372	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.59%	39	67,644	\$38,949,485	\$322	\$30,700,338	\$3,252,951	78.82%
373	UNITED SECURITY ASSURANCE COMPANY OF PENNS	0.00%	364	4	\$2,152	\$0	\$0	\$24	0.00%
374	UNITED STATES LIFE INSURANCE COMPANY NEW YO	0.14%	91	734	\$9,208,131	\$2,840	\$4,615,973	\$37,611	50.16%
375	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	329	1,519	\$22,668	\$0	\$42,528	\$4,088	187.61%
376	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	197	1,776	\$706,447	\$0	\$711,687	\$12,689	100.74%
377	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	242	4,142	\$287,401	\$10,023	\$1,091,657	\$40,273	383.33%
378	UNUM INSURANCE COMPANY	0.00%	298	228	\$62,931	\$0	\$19,588	\$7,926	31.13%
379	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	258	808	\$208,909	\$176,591	\$1,257,923	\$12,606	686.67%
380	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	356	130	\$4,287	\$0	\$13,552	\$255	316.12%
381	USAA LIFE INSURANCE COMPANY	0.29%	62	23,065	\$18,891,837	\$525,124	\$13,278,389	\$4,112,818	73.07%
382	USABLE LIFE	0.00%	311	77	\$39,890	\$0	\$214,000	\$3,120	536.48%
383	VANTIS LIFE INSURANCE COMPANY	0.01%	217	215	\$458,111	\$283	\$52,018	\$10,284	11.42%
384	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.69%	34	11,522	\$45,344,825	\$0	\$56,527,865	\$0	124.66%
385	VOYA INSURANCE AND ANNUITY COMPANY	0.33%	56	5,580	\$21,684,020	\$134,876	\$53,024,111	\$40,342	245.15%
386	VOYA RETIREMENT INSURANCE AND ANNUITY COMP	0.05%	133	3,023	\$3,212,437	\$0	\$15,250,328	\$178,836	474.73%
387	WASHINGTON NATIONAL INSURANCE COMPANY	0.02%	180	6,098	\$994,186	\$46,896	\$6,904,752	\$60,732	699.23%
388	WEST COAST LIFE INSURANCE COMPANY	0.13%	94	9,034	\$8,570,623	\$133,864	\$10,519,755	\$3,779,806	124.30%
389	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.07%	119	32,728	\$4,387,509	\$1,692,178	\$9,325,827	\$311,294	251.12%
390	WESTERN CATHOLIC UNION	0.02%	156	7,908	\$1,572,575	\$62,190	\$6,335,975	\$97,437	406.86%
391	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.30%	60	15,713	\$19,423,920	\$0	\$40,823,872	\$473,727	210.17%
392	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	385	4	\$0	\$0	\$19,802	\$0	N/A
393	WILCAC LIFE INSURANCE COMPANY	0.01%	233	807	\$329,795	\$116,927	\$1,869,004	\$29	602.17%
394	WILCO LIFE INSURANCE COMPANY	0.03%	153	4,358	\$1,745,665	\$16,157	\$3,890,346	\$244,916	223.78%
395	WILLIAM PENN ASSOCIATION	0.01%	196	191	\$713,006	\$1,390	\$5,536	\$1,624	0.97%
396	WILTON REASSURANCE LIFE COMPANY OF NEW YOR	0.00%	291	139	\$75,990	\$0	\$14,051	\$14,069	18.49%
397	WINDSOR LIFE INSURANCE COMPANY	0.00%	375	1	\$553	\$0	\$0	\$34	0.00%
398	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	353	382	\$5,516	\$2,279	\$15,887	\$804	329.33%
399	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.05%	131	4,543	\$3,307,347	\$206,412	\$3,281,967	\$155,816	105.47%
400	ZALE LIFE INSURANCE COMPANY	0.00%	385	1	\$0	\$0	\$0	\$5	N/A
401	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.03%	146	1,187	\$1,993,833	\$0	\$12,742,040	\$129,384	639.07%
TOTAL		100.00%		3,646,026	\$6,559,153,968	\$353,522,566	\$6,561,952,337	\$344,146,392	105.43%

**GROUP  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.01%	39	6	\$5,399	\$0	\$10,000	\$120	185.22%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	54	70	\$0	\$0	\$0	\$1,849	N/A
3	AMERICAN BANKERS LIFE ASSURANCE OF FLORII	0.04%	29	8	\$39,034	\$0	\$0	\$4,496	0.00%
4	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	54	0	\$0	\$0	\$0	\$24,758	N/A
5	AMERICAN GENERAL LIFE INSURANCE CO	0.33%	15	1	\$315,415	\$0	\$3,444,331	\$241	1092.00%
6	AMERICAN MEMORIAL LIFE INSURANCE COMPAN'	8.05%	4	9,397	\$7,687,212	\$0	\$3,618,186	\$48,059	47.07%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	28	123	\$42,414	\$2,307	\$712	\$19,006	7.12%
8	AMERICAN NATIONAL LIFE INSURANCE COMPANY	0.00%	47	2	\$312	\$0	\$0	\$36	0.00%
9	AMERICO FINANCIAL LIFE AND ANNUITY INSURAN	0.00%	54	2	\$0	\$0	\$5,512	\$4	N/A
10	ASSURITY LIFE INSURANCE COMPANY	0.03%	33	87	\$25,025	\$0	\$50,000	\$2,163	199.80%
11	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.01%	38	1	\$5,701	\$0	\$0	\$62	0.00%
12	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.00%	54	322	\$0	\$0	\$0	\$325	N/A
13	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	54	108	\$0	\$0	\$35,182	\$732	N/A
14	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	54	0	\$0	\$0	\$391,500	\$0	N/A
15	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	54	3	\$0	\$0	\$515,400	\$0	N/A
16	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	54	0	\$0	\$0	\$178,000	\$0	N/A
17	CMFG LIFE INSURANCE COMPANY	0.72%	10	5,712	\$687,215	\$0	\$454,626	\$48,200	66.15%
18	COLONIAL PENN LIFE INSURANCE COMPANY	0.52%	12	1,046	\$499,788	\$0	\$135,674	\$11,627	27.15%
19	COLUMBIAN LIFE INSURANCE COMPANY	0.01%	35	1	\$8,784	\$0	\$4,243	\$321	48.30%
20	COMBINED INSURANCE CO OF AMERICA	0.34%	14	242	\$320,895	\$0	\$128,984	\$26,003	40.20%
21	CONTINENTAL AMERICAN INSURANCE COMPANY	0.11%	26	291	\$101,619	\$0	\$16,085	\$5,405	15.83%
22	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	36	0	\$7,713	\$0	\$3,036	\$0	39.36%
23	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.20%	21	1,359	\$189,210	\$0	\$186,442	\$9,148	98.54%
24	FORETHOUGHT LIFE INSURANCE COMPANY	3.59%	6	14,922	\$3,432,701	\$0	\$5,320,208	\$70,853	154.99%
25	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.04%	30	54	\$35,072	\$0	\$0	\$307	0.00%
26	GLOBE LIFE AND ACCIDENT INSURANCE COMPAN	2.63%	7	25,085	\$2,512,445	\$0	\$545,501	\$377,348	21.71%
27	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	54	36	\$0	\$0	\$49,086	\$148	N/A
28	GREAT WESTERN INSURANCE COMPANY	1.45%	8	2,078	\$1,389,568	\$0	\$708,974	\$9,571	51.02%
29	HOMESTEADERS LIFE COMPANY	5.42%	5	11,722	\$5,180,213	\$0	\$3,719,056	\$54,109	71.79%
30	HORACE MANN LIFE INSURANCE COMPANY	0.05%	27	350	\$49,376	\$0	\$60,000	\$16,285	121.52%
31	HUMANA INSURANCE COMPANY	1.37%	9	10,543	\$1,311,119	\$0	\$546,829	\$314,170	41.71%
32	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	49	0	\$149	\$0	\$0	\$3	0.00%
33	INVESTORS HERITAGE LIFE INSURANCE COMPAN	0.00%	43	20	\$2,513	\$0	\$3,027	\$76	120.45%
34	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	54	34	\$0	\$0	\$0	\$289	N/A
35	LEWER LIFE INSURANCE COMPANY	0.00%	48	3	\$260	\$0	\$0	\$71	0.00%
36	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	44	10	\$1,898	\$0	\$0	\$0	0.00%
37	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	54	11	-\$3,602	\$0	\$16,500	\$31	-458.08%
38	LIFESecure INSURANCE COMPANY	0.00%	54	1	\$0	\$0	\$0	\$10	N/A
39	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.24%	20	762	\$229,500	\$0	\$388,048	\$4,198	169.08%
40	MASSACHUSETTS MUTUAL LIFE INSURANCE COM	0.15%	24	54	\$146,740	\$0	\$172,347	\$6,334	117.45%
41	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	40	6	\$3,500	\$0	\$0	\$141	0.00%
42	MIDWEST NATIONAL LIFE INSURANCE COMPANY (	0.00%	54	1	\$0	\$0	\$0	\$1	N/A
43	MONY LIFE INSURANCE COMPANY	0.00%	45	1	\$1,428	\$0	\$0	\$219	0.00%
44	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.28%	17	7	\$269,245	\$0	\$0	\$29,234	0.00%
45	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.00%	42	10	\$2,685	\$0	\$0	\$322	0.00%
46	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	11.32%	3	11,438	\$10,813,981	\$276	\$3,941,711	\$49,433	36.45%
47	NEW YORK LIFE INSURANCE COMPANY	15.10%	2	23,976	\$14,425,999	\$33,984	\$8,254,745	\$251,438	57.46%
48	NORTH AMERICAN COMPANY FOR LIFE AND HEAL	0.03%	31	31	\$31,348	\$0	\$0	\$3,415	0.00%
49	OXFORD LIFE INSURANCE COMPANY	0.00%	54	3	\$0	\$0	\$0	\$91	N/A
50	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	53	0	\$18	\$0	\$0	\$0	0.00%
51	PEKIN LIFE INSURANCE COMPANY	0.18%	22	129	\$172,061	\$0	\$0	\$961	0.00%
52	PHOENIX LIFE INSURANCE COMPANY	0.00%	51	8	\$97	\$0	\$0	\$45	0.00%
53	PHYSICIANS LIFE INSURANCE COMPANY	0.17%	23	324	\$158,406	\$0	\$20,771	\$985	13.11%
54	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	54	1	\$0	\$0	\$0	\$65	N/A
55	PROTECTIVE LIFE INSURANCE COMPANY	0.28%	16	1,286	\$270,783	\$0	\$56,411,855	\$47,419	20832.86%
56	PRUDENTIAL INSURANCE COMPANY OF AMERICA	45.50%	1	167,329	\$43,466,363	\$480,252	\$63,100,108	\$20,956,812	146.27%
57	SAGICOR LIFE INSURANCE COMPANY	0.00%	54	1	\$0	\$0	\$0	\$1	N/A
58	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	54	15	\$0	\$0	\$0	\$678	N/A
59	SETTLERS LIFE INSURANCE COMPANY	0.00%	41	106	\$3,074	\$0	\$5,399	\$227	175.63%
60	STANDARD LIFE AND ACCIDENT INSURANCE COM	0.00%	52	2	\$66	\$0	\$0	\$0	0.00%
61	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	54	8	\$0	\$0	\$0	\$15	N/A
62	TRANS WORLD ASSURANCE COMPANY	0.00%	54	0	\$0	\$0	\$0	\$24,552	N/A
63	TRANSAMERICA FINANCIAL LIFE INSURANCE COM	0.00%	54	1	\$0	\$0	\$50,000	\$0	N/A
64	TRANSAMERICA LIFE INSURANCE COMPANY	0.26%	19	901	\$249,369	\$0	\$487,017	\$5,488	195.30%
65	TRANSAMERICA PREMIER LIFE INSURANCE COMF	0.27%	18	925	\$259,813	\$0	\$337,198	\$16,511	129.78%
66	TRUSTMARK INSURANCE COMPANY	0.00%	54	0	\$0	\$0	\$121	\$0	N/A
67	UNIFIED LIFE INSURANCE COMPANY	0.36%	13	1,512	\$346,281	\$0	\$188,066	\$3,874	54.31%
68	UNION FIDELITY LIFE INSURANCE COMPANY	0.14%	25	906	\$130,867	\$0	\$327,402	\$2,764	250.18%
69	UNION LABOR LIFE INSURANCE COMPANY	0.03%	32	97	\$27,427	\$0	\$22,133	\$618	80.70%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	UNION SECURITY INSURANCE COMPANY	0.01%	37	772	\$6,802	\$0	\$262,098	\$4,518	3853.25%
71	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	54	2	\$0	\$0	\$0	\$6	N/A
72	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	54	520	\$0	\$0	\$30,788	\$1,014	N/A
73	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.69%	11	1,489	\$660,159	\$0	\$231,490	\$5,513	35.07%
74	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	50	2	\$119	\$0	\$0	\$0	0.00%
75	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	46	23	\$1,129	\$0	\$53,327	\$356	4723.38%
76	WEST COAST LIFE INSURANCE COMPANY	0.01%	34	2	\$9,511	\$0	\$0	\$2,876	0.00%
77	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.00%	54	0	\$0	\$0	\$76,817	\$0	N/A
78	WILCAC LIFE INSURANCE COMPANY	0.00%	54	14	\$0	\$0	\$10,000	\$3	N/A
79	WILCO LIFE INSURANCE COMPANY	0.00%	54	13	\$0	\$0	\$25,150	\$137	N/A
TOTAL		100.00%		296,327	\$95,534,219	\$516,819	\$154,543,685	\$22,466,090	162.31%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.03%	63	946	\$150,769	\$0	\$368,000	\$16,749	244.08%
2	5 STAR LIFE INSURANCE COMPANY	0.46%	29	26,036	\$2,164,272	\$0	\$1,652,400	\$1,018,093	76.35%
3	AAA LIFE INSURANCE COMPANY	0.73%	25	5,772	\$3,487,533	\$0	\$2,703,352	\$704,126	77.51%
4	AETNA LIFE INSURANCE COMPANY	1.55%	19	39,584	\$7,359,556	\$0	\$12,527,179	\$7,442,402	170.22%
5	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	108	2	\$2,309	\$0	\$0	\$100	0.00%
6	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMER	0.01%	82	7	\$26,113	\$0	\$25,000	\$1,040	95.74%
7	ALLSTATE LIFE INSURANCE COMPANY	0.13%	44	1,393	\$596,277	\$0	\$594,416	\$31,752	99.69%
8	AMALGAMATED LIFE INSURANCE COMPANY	0.02%	69	72	\$78,593	\$0	\$282,459	\$121,562	359.39%
9	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.01%	76	136	\$37,739	\$0	\$51,500	\$3,979	136.46%
10	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COI	0.00%	87	339	\$16,470	\$0	\$6,250	\$4,401	37.95%
11	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CC	0.00%	89	69	\$14,102	\$0	\$0	\$1,297	0.00%
12	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.12%	45	1,274	\$588,334	\$176,729	\$74,000	\$150,858	42.62%
13	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	128	9	\$72	\$0	\$3,398	\$33	4719.44%
14	AMERICAN GENERAL LIFE INSURANCE CO	0.25%	32	39	\$1,188,594	\$0	\$6,750,367	\$507,497	567.93%
15	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.07%	55	771	\$309,116	\$0	\$236,326	\$14,491	76.45%
16	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.09%	49	1,190	\$416,333	\$0	\$356,720	\$41,688	85.68%
17	AMERICAN INCOME LIFE INSURANCE CO	0.00%	98	266	\$7,596	\$0	\$0	\$250	0.00%
18	AMERICAN NATIONAL INSURANCE COMPANY	0.05%	58	2,347	\$226,960	\$0	\$8,427	\$181,361	3.71%
19	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.58%	27	4,439	\$2,734,696	\$0	\$2,143,500	\$227,330	78.38%
20	AMERICAN UNITED LIFE INSURANCE COMPANY	0.18%	39	6,213	\$832,089	\$0	\$366,625	\$243,967	44.06%
21	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	88	19	\$14,327	\$0	\$100,000	\$3,043	697.98%
22	AMERITAS LIFE INSURANCE CORP	0.00%	130	0	-\$12,422	\$0	\$0	\$0	0.00%
23	ANTHEM LIFE INSURANCE COMPANY	1.60%	18	70,906	\$7,580,090	\$0	\$4,147,250	\$2,983,447	54.71%
24	ASSURITY LIFE INSURANCE COMPANY	0.01%	78	1,824	\$34,486	\$0	\$0	\$17,301	0.00%
25	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.03%	62	400	\$152,053	\$0	\$40,959	\$16,743	26.94%
26	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	130	9	\$0	\$0	\$0	\$399	N/A
27	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	130	178	\$0	\$0	\$0	\$7,299	N/A
28	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	84	59	\$19,304	\$0	\$0	\$0	0.00%
29	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	119	3	\$865	\$0	\$1,230	\$70	142.20%
30	BANKERS LIFE AND CASUALTY COMPANY	0.00%	130	0	\$0	\$0	\$0	\$5	N/A
31	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	75	497	\$63,173	\$0	\$0	\$24,467	0.00%
32	CANADA LIFE ASSURANCE COMPANY	0.00%	105	1	\$2,828	\$0	\$108,449	-\$25	3834.83%
33	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	130	46	-\$1,728	\$0	\$0	\$547	0.00%
34	CHURCH LIFE INSURANCE CORPORATION	0.04%	60	357	\$184,328	\$0	\$220,000	\$19,278	119.35%
35	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	112	21	\$1,810	\$0	\$0	\$426	0.00%
36	CITIZENS SECURITY LIFE INS CO	0.00%	130	1	\$0	\$0	\$0	\$26	N/A
37	CMFG LIFE INSURANCE COMPANY	0.20%	35	2,100	\$970,213	\$0	\$366,122	\$133,870	37.74%
38	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.07%	53	1,230	\$323,830	\$0	\$125,000	\$79,217	38.60%
39	COLONIAL PENN LIFE INSURANCE COMPANY	0.15%	43	1,434	\$698,703	\$0	\$506,533	\$21,946	72.50%
40	COMBINED INSURANCE CO OF AMERICA	0.01%	73	506	\$64,999	\$0	\$65,410	\$8,063	100.63%
41	COMPANION LIFE INSURANCE COMPANY	0.06%	56	55	\$296,413	\$0	\$170,000	\$82,915	57.35%
42	CONNECTICUT GENERAL LIFE INS CO	0.02%	67	10	\$92,340	\$0	\$118,952	\$11,447	128.82%
43	CONTINENTAL AMERICAN INSURANCE COMPANY	0.02%	68	540	\$86,060	\$0	\$25,000	\$14,730	29.05%
44	COUNTRY LIFE INSURANCE COMPANY	0.03%	61	7	\$164,946	\$0	\$106,996	\$248	64.87%
45	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.99%	21	26,328	\$4,690,879	\$0	\$4,886,149	\$1,750,291	104.16%
46	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	113	3	\$1,748	\$0	\$0	\$0	0.00%
47	EMC NATIONAL LIFE COMPANY	0.15%	42	6,052	\$700,603	\$0	\$779,419	\$570,415	111.25%
48	EPIC LIFE INSURANCE COMPANY THE	0.00%	86	99	\$16,542	\$0	\$0	\$2,931	0.00%
49	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	103	5	\$3,876	\$0	\$0	\$333	0.00%
50	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOI	0.09%	48	621	\$423,187	\$0	\$0	\$51,148	0.00%
51	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	130	6	\$0	\$0	\$0	\$201	N/A
52	FEDERATED LIFE INSURANCE COMPANY	0.10%	47	2,646	\$456,503	\$0	\$80,000	\$54,415	17.52%
53	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.04%	59	298	\$201,646	\$0	\$0	\$12,888	0.00%
54	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.15%	41	6,847	\$716,733	\$0	\$356,829	\$522,745	49.79%
55	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	106	4	\$2,600	\$0	\$4,784	\$170	184.00%
56	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.02%	64	1	\$110,874	\$0	\$109,008	\$770	98.32%
57	GENWORTH LIFE INSURANCE COMPANY	0.00%	117	1	\$1,356	\$0	\$282	\$200	20.80%
58	GERBER LIFE INSURANCE COMPANY	0.01%	79	168	\$28,942	\$0	\$28,197	\$332	97.43%
59	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	1.93%	14	55,815	\$9,184,555	\$0	\$7,809,849	\$519,908	85.03%
60	GOLDEN RULE INSURANCE COMPANY	0.02%	66	373	\$93,694	\$0	\$0	\$37,172	0.00%
61	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	110	3	\$2,012	\$0	\$0	\$700	0.00%
62	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.42%	30	1,143	\$2,018,462	\$0	\$22,585,710	\$814,345	1118.96%
63	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	121	1	\$759	\$0	\$0	\$40	0.00%
64	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	3.54%	8	169,185	\$16,801,855	\$0	\$10,896,211	\$7,747,871	64.85%
65	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	6.44%	4	112,724	\$30,588,109	\$0	\$21,167,502	\$15,734,123	69.20%
66	HARTFORD LIFE INSURANCE COMPANY	0.07%	54	976	\$315,060	\$0	\$71,449	\$37,178	22.68%
67	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	130	269	\$0	\$0	\$202,339	\$1,666	N/A
68	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.08%	51	98	\$384,280	\$0	\$141,668	\$85,270	36.87%
69	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	92	330	\$11,320	\$0	\$0	\$2,795	0.00%
70	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.02%	65	74	\$99,011	\$0	\$10,000	\$5,596	10.10%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	KANAWHA INSURANCE COMPANY	0.01%	71	338	\$68,470	\$0	\$55,803	\$23,127	81.50%
72	KANSAS CITY LIFE INSURANCE COMPANY	0.53%	28	359	\$2,504,525	\$0	\$777,557	\$1,252,885	31.05%
73	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	94	34	\$10,079	\$0	\$0	\$1,452	0.00%
74	LEADERS LIFE INSURANCE COMPANY	0.00%	109	31	\$2,042	\$0	\$0	\$1,015	0.00%
75	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	1.85%	16	32,329	\$8,783,946	\$0	\$5,380,168	\$4,278,625	61.25%
76	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.60%	26	9,158	\$2,832,951	\$0	\$390,178	\$185,568	13.77%
77	LIFE INSURANCE COMPANY OF NORTH AMERICA	5.56%	6	115,702	\$26,409,707	\$0	\$23,800,698	\$13,079,242	90.12%
78	LIFESHIELD NATIONAL INSURANCE CO	0.00%	102	103	\$3,893	\$0	\$0	\$2,360	0.00%
79	LINCOLN BENEFIT LIFE COMPANY	0.00%	83	1	\$21,392	\$0	\$0	\$1,886	0.00%
80	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	95	19	\$8,644	\$0	\$242,417	\$1,483	2804.45%
81	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.07%	12	2,361	\$9,832,684	\$0	\$7,645,928	\$4,408,468	77.76%
82	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	130	1	\$0	\$0	\$0	\$75	N/A
83	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.22%	33	1,299	\$1,045,680	\$0	\$220,000	\$10,129	21.04%
84	MANHATTAN LIFE INSURANCE COMPANY	0.00%	90	1	\$13,869	\$0	\$0	\$5	0.00%
85	MEMBERS LIFE INSURANCE COMPANY	0.00%	118	8	\$1,248	\$0	\$4,600	\$46	368.59%
86	METROPOLITAN LIFE INSURANCE COMPANY	25.77%	1	33,280	\$122,477,694	\$0	\$0	\$44,591,669	0.00%
87	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	101	29	\$5,369	\$0	\$0	\$862	0.00%
88	MINNESOTA LIFE INSURANCE COMPANY	6.91%	3	84,790	\$32,836,218	\$0	\$22,404,223	\$9,896,763	68.23%
89	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CON	0.11%	46	15,441	\$510,915	\$0	\$230,000	\$154,410	45.02%
90	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	115	10	\$1,498	\$0	\$0	\$778	0.00%
91	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	130	13	\$0	\$0	\$200	\$106	N/A
92	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	99	789	\$7,377	\$0	\$358,542	\$4,496	4860.27%
93	NATIONAL HEALTH INSURANCE COMPANY	0.00%	124	2	\$450	\$0	\$0	\$20	0.00%
94	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	130	91	\$0	\$7	\$0	\$2,384	N/A
95	NEW YORK LIFE INSURANCE COMPANY	3.70%	7	26,982	\$17,578,870	\$937,846	\$12,421,532	\$1,699,479	76.00%
96	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	114	1	\$1,624	\$0	\$0	\$140	0.00%
97	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	125	1	\$423	\$0	\$0	\$0	0.00%
98	PHOENIX LIFE INSURANCE COMPANY	0.00%	129	4	\$49	\$0	\$0	\$52	0.00%
99	PIONEER AMERICAN INSURANCE COMPANY	0.00%	116	4	\$1,358	\$0	\$0	\$233	0.00%
100	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	126	1	\$330	\$0	\$0	\$10	0.00%
101	PLATEAU INSURANCE COMPANY	0.00%	127	4	\$188	\$0	\$0	\$433	0.00%
102	PRINCIPAL LIFE INSURANCE COMPANY	2.76%	9	133,044	\$13,124,672	\$0	\$9,675,441	\$7,157,084	73.72%
103	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.01%	81	259	\$26,204	\$0	\$119,341	\$4,388	455.43%
104	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.94%	22	17,210	\$4,470,597	\$49,395	\$11,827,126	\$2,155,448	265.66%
105	RELIAANCE STANDARD LIFE INSURANCE COMPANY	1.97%	13	395	\$9,369,961	\$0	\$5,928,054	\$4,161,555	63.27%
106	RELIASTAR LIFE INSURANCE COMPANY	1.89%	15	254,396	\$8,975,795	\$3,372	\$7,611,891	\$9,924,588	84.84%
107	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	77	9	\$36,076	\$0	\$15,000	\$309	41.58%
108	S USA LIFE INSURANCE COMPANY INC	0.00%	111	2	\$2,005	\$0	\$0	\$472	0.00%
109	SECURIAN LIFE INSURANCE COMPANY	2.63%	10	51,595	\$12,503,349	\$0	\$13,964,349	\$7,558,764	111.68%
110	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	70	504	\$17,572	\$0	\$81,125	\$14,702	113.35%
111	SHELTER LIFE INSURANCE COMPANY	0.19%	37	2,789	\$909,807	\$0	\$339,500	\$205,783	37.32%
112	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	100	0	\$6,379	\$0	\$258	\$0	4.04%
113	STANDARD INSURANCE COMPANY	7.26%	2	163,990	\$34,513,926	\$0	\$28,375,057	\$7,767,663	82.21%
114	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	130	0	\$0	\$0	\$8,129	\$0	N/A
115	STARMOUNT LIFE INSURANCE COMPANY	0.00%	104	8	\$2,831	\$0	\$0	\$98	0.00%
116	STATE FARM LIFE INSURANCE COMPANY	0.19%	38	4,396	\$907,791	\$725	\$1,068,000	\$311,717	117.73%
117	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.08%	50	642	\$395,825	\$0	\$187,121	\$37,500	47.27%
118	SUN LIFE ASSURANCE COMPANY OF CANADA	1.19%	20	34,971	\$5,663,887	\$0	\$6,338,419	\$1,240,842	111.91%
119	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	91	165	\$13,306	\$0	\$0	\$8,130	0.00%
120	SYMETRA LIFE INSURANCE COMPANY	0.15%	40	3,727	\$721,649	\$0	\$439,077	\$271,208	60.84%
121	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.00%	96	6	\$7,835	\$0	\$0	\$160	0.00%
122	TRANSAMERICA LIFE INSURANCE COMPANY	0.32%	31	5,532	\$1,512,886	\$0	\$1,541,407	\$150,554	101.89%
123	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.05%	57	323	\$242,383	\$0	\$451,264	\$34,643	186.18%
124	TRUSTMARK INSURANCE COMPANY	0.00%	93	80	\$11,271	\$0	\$975	\$7,854	8.65%
125	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	97	51	\$7,819	\$0	\$10,483	\$895	134.07%
126	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	72	48	\$66,471	\$0	\$30,767	\$1,060	46.29%
127	UNIMERICA INSURANCE COMPANY	0.01%	80	0	\$26,238	\$0	\$855,000	\$0	3258.63%
128	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	74	394	\$64,964	\$0	\$22,369	\$6,778	34.43%
129	UNION LABOR LIFE INSURANCE COMPANY	0.22%	34	27,060	\$1,022,756	\$1,057	\$663,720	\$165,538	65.00%
130	UNION SECURITY INSURANCE COMPANY	2.37%	11	111,502	\$11,251,101	\$0	\$1,929,959	\$5,066,915	17.15%
131	UNITED AMERICAN INSURANCE COMPANY	0.00%	123	1	\$506	\$0	\$0	\$10	0.00%
132	UNITED HEALTHCARE INSURANCE COMPANY	0.89%	23	1,458	\$4,232,208	\$0	\$1,794,877	\$1,345,668	42.41%
133	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.00%	85	142	\$17,602	\$0	\$10,000	\$1,110	56.81%
134	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.75%	17	50,571	\$8,324,844	\$0	\$5,210,041	\$3,143,210	62.58%
135	UNITED STATES LIFE INSURANCE COMPANY NEW YOR	0.20%	36	9	\$937,702	\$0	\$2,044,928	\$308,608	218.08%
136	UNUM LIFE INSURANCE COMPANY OF AMERICA	6.03%	5	172,494	\$28,670,555	\$0	\$15,842,668	\$12,725,983	55.26%
137	USABLE LIFE	0.83%	24	1,294	\$3,963,735	\$0	\$3,705,500	\$1,395,863	93.49%
138	VANTIS LIFE INSURANCE COMPANY	0.00%	120	1	\$785	\$0	\$0	\$75	0.00%
139	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	107	40	\$2,444	\$0	\$115,415	\$771	4722.38%



**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	122	4	\$607	\$0	\$0	\$7	0.00%
141	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.08%	52	571	\$360,327	\$0	\$0	\$57,160	0.00%
TOTAL		100.00%		1,918,046	\$475,230,911	\$1,169,131	\$297,520,323	\$186,923,255	62.85%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.08%	17	96	\$53,151	\$0	-\$8,696	\$6,787	-16.36%
2	AMERICAN GENERAL LIFE INSURANCE CO	0.56%	11	1	\$382,500	\$0	\$6,013,532	\$6,510	1572.17%
3	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.05%	10	1,835	\$711,677	\$0	\$154,008	\$73,491	21.64%
4	AMERICAN NATIONAL INSURANCE COMPANY	2.71%	7	1,685	\$1,838,269	\$0	\$770,457	\$272,027	41.91%
5	ATHENE ANNUITY AND LIFE COMPANY	0.00%	34	3	\$0	\$0	\$0	\$6,244	N/A
6	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.00%	34	14	\$0	\$0	\$306,819	\$2,327	N/A
7	CONNECTICUT GENERAL LIFE INS CO	2.74%	6	2,419	\$1,860,515	\$0	\$1,274,224	\$340,683	68.49%
8	CONTINENTAL AMERICAN INSURANCE COMPANY	0.01%	29	19	\$3,573	\$0	\$2,864	\$427	80.16%
9	GENWORTH LIFE INSURANCE COMPANY	0.45%	12	61	\$307,499	\$0	\$0	\$52,304	0.00%
10	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.00%	34	27	\$0	\$0	\$0	\$9,725	N/A
11	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.03%	21	34	\$17,847	\$0	\$19,497	\$2,874	109.25%
12	GUARDIAN LIFE INSURANCE COMPANY OF AMERIC.	0.02%	23	24	\$13,433	\$0	\$0	\$1,755	0.00%
13	HARTFORD LIFE INSURANCE COMPANY	0.00%	34	33	\$0	\$0	\$114,458	\$1,793	N/A
14	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	31	4	\$1,452	\$0	\$0	\$363	0.00%
15	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.03%	22	30	\$17,061	\$0	\$19,820	\$1,212	116.17%
16	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.03%	20	25	\$18,305	\$1,438	\$579,257	\$869	3172.33%
17	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.02%	24	30	\$13,082	\$0	\$0	\$174	0.00%
18	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	61.69%	1	1,319	\$41,882,412	\$0	\$0	\$804,741	0.00%
19	METROPOLITAN LIFE INSURANCE COMPANY	14.08%	2	8,227	\$9,558,917	\$0	\$181,343,791	\$3,149,379	1897.12%
20	MINNESOTA LIFE INSURANCE COMPANY	5.30%	3	3,978	\$3,599,886	\$0	\$2,591,719	\$757,602	71.99%
21	MONY LIFE INSURANCE COMPANY OF AMERICA	0.09%	15	266	\$63,800	\$0	\$179,515	\$10,912	281.37%
22	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	25	27	\$11,300	\$0	\$105,534	\$738	933.93%
23	NEW YORK LIFE INSURANCE AND ANNUITY CORPO	0.11%	14	7	\$71,436	\$0	\$0	\$7,820	0.00%
24	NEW YORK LIFE INSURANCE COMPANY	0.01%	27	3	\$4,501	\$34	\$17,973	\$373	400.07%
25	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	30	6	\$2,052	\$0	\$10,000	\$107	487.33%
26	PRINCIPAL LIFE INSURANCE COMPANY	1.11%	9	798	\$752,314	\$0	\$592,267	\$57,612	78.73%
27	PROVIDENT LIFE AND ACCIDENT INSURANCE COMF	0.00%	32	1	\$1,430	\$0	\$0	\$90	0.00%
28	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	34	29	\$0	\$0	\$0	\$3,952	N/A
29	SECURIAN LIFE INSURANCE COMPANY	0.05%	19	42	\$37,155	\$0	\$51,000	\$9,614	137.26%
30	SETTLERS LIFE INSURANCE COMPANY	0.00%	34	4	\$0	\$0	\$1,587	\$67	N/A
31	TIAA-CREF LIFE INSURANCE COMPANY	3.42%	5	40	\$2,319,865	\$0	\$136,590	\$332,349	5.89%
32	TRANSAMERICA FINANCIAL LIFE INSURANCE COMF	0.01%	26	3	\$6,409	\$0	\$0	\$450	0.00%
33	TRANSAMERICA LIFE INSURANCE COMPANY	1.76%	8	2,874	\$1,197,140	\$0	\$912,820	\$148,631	76.25%
34	TRANSAMERICA PREMIER LIFE INSURANCE COMPA	0.01%	28	5	\$3,600	\$0	\$115,569	\$7,802	3210.25%
35	TRUSTMARK INSURANCE COMPANY	4.22%	4	7,593	\$2,863,631	\$0	\$899,881	\$302,398	31.42%
36	UNITED STATES LIFE INSURANCE COMPANY NEW Y	0.07%	18	1	\$48,000	\$0	\$40,027	\$55	83.39%
37	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.25%	13	160	\$168,334	\$0	\$271,988	\$15,074	161.58%
38	VOYA RETIREMENT INSURANCE AND ANNUITY COM	0.09%	16	233	\$62,124	\$0	\$69,568	\$8,100	111.98%
39	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	33	8	\$1,242	\$0	\$58,649	\$392	4722.14%
TOTAL		100.00%		31,964	\$67,893,912	\$1,472	\$196,644,718	\$6,397,823	289.64%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	CMFG LIFE INSURANCE COMPANY	27.71%	3	1,729	\$2,392,031	\$0	\$1,090,433	\$15,232	45.59%
2	COLONIAL PENN LIFE INSURANCE COMPANY	31.18%	2	8,019	\$2,691,267	\$0	\$1,875,561	\$24,930	69.69%
3	FIDELITY LIFE ASSOCIATION A LEGAL RESERV	0.01%	9	1	\$834	\$0	\$0	\$8	0.00%
4	FIDELITY SECURITY LIFE INSURANCE COMPAN	0.03%	8	7	\$3,020	\$0	\$38,113	\$36	1262.02%
5	GLOBE LIFE AND ACCIDENT INSURANCE COMF	0.19%	7	9	\$16,576	\$0	\$0	\$122	0.00%
6	INVESTORS HERITAGE LIFE INSURANCE COMP	0.01%	10	1	\$824	\$0	\$0	\$12	0.00%
7	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	11	0	\$0	\$0	\$62,915,769	\$0	N/A
8	PHYSICIANS LIFE INSURANCE COMPANY	1.81%	5	47	\$156,551	\$0	\$79	\$114	0.05%
9	TRANSAMERICA LIFE INSURANCE COMPANY	31.89%	1	9,721	\$2,752,350	\$0	\$2,240,155	\$67,562	81.39%
10	TRANSAMERICA PREMIER LIFE INSURANCE CC	6.57%	4	1,039	\$566,847	\$0	\$445,635	\$20,547	78.62%
11	UNION FIDELITY LIFE INSURANCE COMPANY	0.59%	6	254	\$50,697	\$0	\$80,106	\$994	158.01%
12	TOTAL	100.00%		20,827	\$8,630,997	\$0	\$68,685,851	\$129,557	795.80%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP CREDIT LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	2.06%	10	9,876	\$287,223	\$0	\$210,419	\$19,831	73.26%
2	AMERICAN GENERAL LIFE INSURANCE CO	0.27%	16	694	\$38,092	\$0	\$30,251	\$4,197	79.42%
3	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	10.85%	5	6,688	\$1,509,514	\$0	\$1,344,614	\$77,707	89.08%
4	AMERICAN MODERN LIFE INSURANCE COMPANY	14.07%	3	18,390	\$1,957,039	\$0	\$733,512	\$151,909	37.48%
5	AMERICAN NATIONAL INSURANCE COMPANY	0.37%	14	437	\$51,691	\$0	\$16,793	\$3,436	32.49%
6	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	23	0	-\$2,352	\$0	-\$8,903	\$0	378.53%
7	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.01%	22	29	\$1,354	\$0	\$0	\$198	0.00%
8	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	23	13	-\$38	\$0	\$0	\$118	0.00%
9	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	18.87%	1	40,745	\$2,625,799	\$0	\$1,309,643	\$337,677	49.88%
10	CENTURION LIFE INSURANCE COMPANY	0.06%	21	156	\$8,093	\$0	\$1,658	\$642	20.49%
11	CENTURY LIFE ASSURANCE COMPANY	0.00%	23	2	\$0	\$0	\$0	\$1	N/A
12	CMFG LIFE INSURANCE COMPANY	17.68%	2	32,808	\$2,459,837	\$0	\$1,127,033	\$197,784	45.82%
13	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.15%	19	1,412	\$20,767	\$0	\$2,202	\$1,594	10.60%
14	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	23	923	-\$12,878	\$0	\$49,313	\$5,713	-382.92%
15	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	23	1,325	-\$9,168	\$0	\$29,737	\$7,573	-324.36%
16	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	0.46%	13	11,204	\$63,790	\$0	\$370,382	\$70,678	580.63%
17	LIFE OF THE SOUTH INSURANCE COMPANY	2.84%	9	9,107	\$395,014	\$0	\$231,332	\$27,581	58.56%
18	MERIT LIFE INSURANCE CO	12.49%	4	12,455	\$1,738,282	\$0	\$1,100,265	\$80,094	63.30%
19	MINNESOTA LIFE INSURANCE COMPANY	5.33%	8	29,707	\$742,043	\$0	\$319,019	\$56,698	42.99%
20	MOUNTAIN LIFE INSURANCE COMPANY	1.37%	11	1,971	\$191,238	\$0	\$48,890	\$14,783	25.57%
21	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	1.09%	12	559	\$151,082	\$0	\$118,816	\$4,473	78.64%
22	PEKIN LIFE INSURANCE COMPANY	5.70%	7	6,142	\$792,842	\$0	\$274,825	\$60,940	34.66%
23	PLATEAU INSURANCE COMPANY	5.71%	6	5,904	\$793,815	\$0	\$216,691	\$52,232	27.30%
24	SECURIAN LIFE INSURANCE COMPANY	0.00%	23	156	-\$1,168	\$0	\$761	\$349	-65.15%
25	SHELTER LIFE INSURANCE COMPANY	0.06%	20	813	\$8,580	\$0	\$0	\$2,830	0.00%
26	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	23	6	-\$13	\$0	\$0	\$23	0.00%
27	TRANSAMERICA LIFE INSURANCE COMPANY	0.34%	15	3,824	\$47,786	\$0	\$84,321	\$6,109	176.46%
28	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.22%	17	739	\$30,190	\$0	\$76,152	\$5,749	252.24%
29	ZALE LIFE INSURANCE COMPANY	0.17%	18	1,895	\$23,980	\$0	\$0	\$1,620	0.00%
TOTAL		100.00%		197,980	\$13,912,434	\$0	\$7,687,726	\$1,192,539	55.26%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	9	12	\$0	\$0	\$232,262	\$1,154	N/A
2	AMERICAN NATIONAL INSURANCE COMPANY	0.72%	7	144	\$133,306	\$0	\$112,871	\$3,123	84.67%
3	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.00%	9	88	\$0	\$0	\$0	\$16,161	N/A
4	COMMONWEALTH ANNUITY AND LIFE INSURANCE	0.00%	9	0	\$0	\$0	\$3,944	\$0	N/A
5	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CC	0.00%	9	1	\$0	\$0	\$0	\$251	N/A
6	HARTFORD LIFE INSURANCE COMPANY	0.00%	9	968	-\$2,313	\$0	\$928,767	\$695,997	-40154.22%
7	LINCOLN BENEFIT LIFE COMPANY	0.00%	9	1	\$0	\$0	\$0	\$0	N/A
8	MASSACHUSETTS MUTUAL LIFE INSURANCE COM	3.28%	5	278	\$607,504	\$0	\$0	\$169,693	0.00%
9	METROPOLITAN LIFE INSURANCE COMPANY	61.68%	1	11,791	\$11,427,626	\$0	\$24,429,391	\$12,687,857	213.77%
10	MINNESOTA LIFE INSURANCE COMPANY	1.92%	6	206	\$355,220	\$0	\$3,212,390	\$86,325	904.34%
11	NATIONWIDE LIFE INSURANCE COMPANY	11.16%	3	208	\$2,068,590	\$0	\$1,137,010	\$299,536	54.97%
12	PRUDENTIAL INSURANCE COMPANY OF AMERICA	8.57%	4	6,110	\$1,587,236	\$17,537	\$4,685,006	\$765,268	296.27%
13	SECURIAN LIFE INSURANCE COMPANY	0.22%	8	14	\$41,006	\$0	\$0	\$4,599	0.00%
14	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	9	8	\$0	\$0	\$24,500	\$1,492	N/A
15	ZURICH AMERICAN LIFE INSURANCE COMPANY	12.47%	2	245	\$2,310,361	\$0	\$3,336,834	\$438,208	144.43%
TOTAL		100.00%		20,074	\$18,528,536	\$17,537	\$38,102,975	\$15,169,664	205.74%

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.00%	55	7	-\$48,429	\$0	\$13,989,364	\$0	-28886.34%
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	55	6	\$0	\$0	\$0	\$0	N/A
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	40	1,839	\$35,366	\$0	\$6,409,856	\$0	18124.35%
4	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	34	1	\$96,782	\$0	\$124,674	\$0	128.82%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.89%	12	4,705	\$15,085,836	\$0	\$20,607,562	\$0	136.60%
6	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	55	3	\$0	\$0	\$25,223	\$0	N/A
7	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	55	12	\$0	\$0	\$29,570	\$0	N/A
8	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	41	313	\$34,838	\$0	\$2,724,887	\$0	7821.59%
9	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.01%	32	157	\$154,966	\$0	\$156,760	\$0	101.16%
10	AMERICAN UNITED LIFE INSURANCE COMPANY	0.51%	15	469	\$8,761,782	\$0	\$3,362,763	\$0	38.38%
11	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	38	108	\$41,260	\$0	\$72,442	\$0	175.57%
12	AMERITAS LIFE INSURANCE CORP	3.99%	5	3,268	\$68,024,243	\$0	\$39,175,960	\$0	57.59%
13	ASSURITY LIFE INSURANCE COMPANY	0.00%	48	23	\$6,760	\$0	\$64,913	\$0	960.25%
14	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF	0.00%	55	21	\$0	\$0	\$1,404	\$0	N/A
15	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	55	20	\$0	\$0	\$6,181	\$0	N/A
16	ATHENE ANNUITY AND LIFE COMPANY	0.00%	55	106	\$0	\$0	\$158,374	\$0	N/A
17	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	55	605	\$0	\$0	\$686,645	\$0	N/A
18	AXA EQUITABLE LIFE INSURANCE COMPANY	0.28%	16	72	\$4,752,006	\$5,011	\$5,330,793	\$0	112.29%
19	BANKERS LIFE AND CASUALTY COMPANY	0.00%	55	13	\$0	\$0	\$94,808	\$0	N/A
20	BANNER LIFE INSURANCE COMPANY	0.09%	22	70	\$1,474,446	\$0	\$164,384	\$0	11.15%
21	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	56.12%	1	5,193	\$955,912,755	\$0	\$130,693,926	\$0	13.67%
22	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.00%	39	784	\$36,620	\$0	\$11,808,236	\$0	32245.32%
23	CANADA LIFE ASSURANCE COMPANY	0.00%	55	240	\$0	\$0	\$847,426	\$0	N/A
24	CAPITOL LIFE INSURANCE COMPANY	0.00%	55	0	\$0	\$0	\$1,525	\$0	N/A
25	CHURCH LIFE INSURANCE CORPORATION	0.01%	33	18	\$107,840	\$0	\$0	\$0	0.00%
26	CMFG LIFE INSURANCE COMPANY	0.00%	55	0	\$0	\$0	\$9,788,206	\$0	N/A
27	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	55	5	\$0	\$0	\$3,655	\$0	N/A
28	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	44	19	\$20,850	\$0	\$15,882	\$0	76.17%
29	COUNTRY LIFE INSURANCE COMPANY	0.00%	55	21	\$0	\$0	\$135,403	\$0	N/A
30	DELAWARE LIFE INSURANCE COMPANY	0.00%	55	262	\$0	\$0	\$361,535	\$0	N/A
31	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	53	12	\$600	\$0	\$0	\$0	0.00%
32	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	55	32	\$0	\$0	\$0	\$0	N/A
33	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.12%	20	5,485	\$2,123,481	\$0	\$6,761,297	\$0	318.41%
34	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COM	1.02%	10	297	\$17,351,298	\$0	\$4,980,528	\$0	28.70%
35	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	35	40	\$87,714	\$0	\$510,575	\$0	582.09%
36	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.00%	55	4	\$0	\$0	\$16,252	\$0	N/A
37	GENWORTH LIFE INSURANCE COMPANY	0.00%	52	195	\$1,200	\$0	\$1,518,867	\$0	126572.25%
38	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	47	150	\$7,341	\$0	\$118,036	\$0	1607.90%
39	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	55	6	\$0	\$0	\$11,651	\$0	N/A
40	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	7.81%	3	68,217	\$133,000,060	\$0	\$206,537	\$0	0.16%
41	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.10%	21	0	\$1,659,740	\$0	\$21,279	\$0	1.28%
42	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	55	0	\$0	\$0	\$21,410	\$0	N/A
43	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	55	1	\$0	\$0	\$0	\$0	N/A
44	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	55	1	\$0	\$0	\$0	\$0	N/A
45	HARTFORD LIFE INSURANCE COMPANY	0.00%	55	703	-\$678	\$0	\$3,684,694	\$0	-543465.19%
46	HORACE MANN LIFE INSURANCE COMPANY	0.00%	37	35	\$66,635	\$0	\$4,961	\$0	7.45%
47	INVESTORS LIFE INSURANCE COMPANY OF NORTH A	0.00%	55	6	\$0	\$0	\$9,773	\$0	N/A
48	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.02%	29	451	\$377,773	\$0	\$1,250,367	\$0	330.98%
49	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.13%	19	3,523	\$2,157,786	\$87,555	\$22,705,081	\$0	1056.30%
50	KANAWHA INSURANCE COMPANY	0.00%	49	0	\$5,751	\$0	\$3,065	\$0	53.30%
51	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	50	87	\$5,452	\$0	\$135,940	\$0	2493.40%
52	LINCOLN BENEFIT LIFE COMPANY	0.00%	55	22	\$0	\$0	\$363,391	\$0	N/A
53	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	46	4	\$13,925	\$0	\$0	\$0	0.00%
54	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.89%	8	479	\$49,223,739	\$0	\$9,725,244	\$0	19.76%
55	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	0.88%	13	2,168	\$15,039,026	\$0	\$8,659,375	\$0	57.58%
56	METROPOLITAN LIFE INSURANCE COMPANY	0.66%	14	1,470	\$11,280,788	\$0	\$38,392,719	\$0	340.34%
57	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	45	159	\$16,656	\$0	\$1,075,728	\$0	6458.50%
58	MINNESOTA LIFE INSURANCE COMPANY	2.27%	9	3,271	\$38,749,368	\$0	\$333,606	\$0	0.86%
59	MONY LIFE INSURANCE COMPANY	0.00%	55	33	\$0	\$0	\$33,828	\$0	N/A
60	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.03%	28	264	\$457,351	\$0	\$366,708	\$0	80.18%
61	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.00%	42	463	\$32,178	\$0	\$4,590,326	\$0	14265.42%
62	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	55	0	\$0	\$0	\$55,443	\$0	N/A
63	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	55	207	\$0	\$0	\$3,622,755	\$0	N/A
64	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	0.04%	23	303	\$674,953	\$0	\$1,900,829	\$0	281.62%
65	NEW YORK LIFE INSURANCE COMPANY	0.03%	25	6,903	\$581,644	\$0	\$14,983,436	\$0	2576.05%
66	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	55	6	\$0	\$0	\$668,573	\$0	N/A
67	PACIFIC LIFE INSURANCE COMPANY	3.36%	6	3,052	\$57,177,896	\$0	\$4,644,679	\$0	8.12%
68	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	55	22	\$0	\$0	\$30,382	\$0	N/A
69	PEKIN LIFE INSURANCE COMPANY	0.00%	51	7	\$1,700	\$0	\$0	\$0	0.00%

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	55	42	\$0	\$0	\$507,571	\$0	N/A
71	PHOENIX LIFE INSURANCE COMPANY	0.00%	54	4	\$200	\$0	\$651,974	\$0	325987.00%
72	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	55	105,647	-\$19,265	\$2,229	\$15,687,461	\$0	-81441.42%
73	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	55	1	\$0	\$0	\$0	\$0	N/A
74	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.00%	55	916	\$0	\$0	\$2,483,388	\$0	N/A
75	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	8.25%	2	3,050	\$140,472,278	\$1,944	\$59,062,227	\$0	42.05%
76	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	0.18%	18	0	\$3,107,179	\$0	\$4,809,746	\$0	154.79%
77	RELiance STANDARD LIFE INSURANCE COMPANY	0.00%	55	0	\$0	\$0	\$1,488,690	\$0	N/A
78	RELIASTAR LIFE INSURANCE COMPANY	0.00%	43	558	\$26,532	\$0	\$1,302,542	\$0	4909.32%
79	RIVERSOURCE LIFE INSURANCE COMPANY	0.02%	31	376	\$287,864	\$0	\$636,939	\$0	221.26%
80	SAGICOR LIFE INSURANCE COMPANY	0.00%	55	1	\$0	\$0	\$7,736	\$0	N/A
81	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	55	1	\$0	\$0	\$0	\$0	N/A
82	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	1.01%	11	1,671	\$17,173,688	\$0	\$6,451,061	\$0	37.56%
83	STANDARD INSURANCE COMPANY	0.00%	55	4	\$0	\$0	\$7,292	\$0	N/A
84	SUN LIFE ASSURANCE COMPANY OF CANADA	0.00%	55	0	\$0	\$0	\$46,792	\$0	N/A
85	SYMETRA LIFE INSURANCE COMPANY	0.02%	30	76	\$294,414	\$0	\$341,053	\$0	115.84%
86	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	5.99%	4	23,383	\$102,055,171	\$9,182,792	\$31,009,654	\$0	39.38%
87	TEXAS LIFE INSURANCE COMPANY	0.00%	55	2	\$0	\$0	\$5,848	\$0	N/A
88	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	55	0	\$0	\$0	\$192,359	\$0	N/A
89	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.00%	55	1	\$0	\$0	\$156,152	\$0	N/A
90	TRANSAMERICA LIFE INSURANCE COMPANY	0.03%	27	529	\$465,041	\$0	\$10,517,364	\$0	2261.60%
91	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.00%	36	817	\$82,611	\$0	\$3,230,217	\$0	3910.15%
92	UNION SECURITY INSURANCE COMPANY	0.03%	26	5	\$515,159	\$0	-\$282	\$0	-0.05%
93	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	55	1	\$0	\$0	\$2,000	\$0	N/A
94	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.24%	17	962	\$4,016,409	\$0	\$2,906,622	\$0	72.37%
95	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	55	490	\$0	\$0	\$4,665,489	\$0	N/A
96	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	55	31	\$0	\$0	\$165,409	\$0	N/A
97	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.04%	24	169	\$661,024	\$0	\$219,028	\$0	33.13%
98	VOYA RETIREMENT INSURANCE AND ANNUITY COMF	2.91%	7	1,619	\$49,553,737	\$0	\$30,927,825	\$0	62.41%
99	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	55	20	\$0	\$0	\$0	\$0	N/A
100	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	55	0	\$0	\$0	\$1,231,629	\$0	N/A
101	WILCO LIFE INSURANCE COMPANY	0.00%	55	3	\$0	\$0	\$0	\$0	N/A
102	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	55	29	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		256,846	\$1,703,283,340	\$9,279,531	\$556,963,478	\$0	33.24%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.06%	14	1,068	\$204,070	\$0	\$7,772,551	\$0	3808.77%
2	AMERICAN GENERAL LIFE INSURANCE CO	12.83%	3	567	\$42,542,493	\$0	\$106,326,796	\$0	249.93%
3	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	19	7	\$0	\$0	\$49,417	\$0	N/A
4	AMERICAN NATIONAL LIFE INSURANCE COMPANY	0.51%	9	39	\$1,696,747	\$0	\$6,112,980	\$0	360.28%
5	AMERICAN UNITED LIFE INSURANCE COMPANY	33.48%	1	21,191	\$110,987,187	\$0	\$136,028,431	\$0	122.56%
6	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	19	59	\$0	\$0	\$29,983	\$0	N/A
7	AXA EQUITABLE LIFE INSURANCE COMPANY	5.41%	6	17,653	\$17,950,740	\$0	\$129,558,046	\$0	721.74%
8	DELAWARE LIFE INSURANCE COMPANY	0.35%	11	7,652	\$1,152,681	\$0	\$95,097,489	\$0	8250.11%
9	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMF	0.00%	19	0	\$0	\$0	\$368,048	\$0	N/A
10	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	19	22	\$0	\$0	\$1,205,651	\$0	N/A
11	INVESTORS LIFE INSURANCE COMPANY OF NORTH A	0.00%	19	1	\$0	\$0	\$0	\$0	N/A
12	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	15	36	\$28,620	\$0	\$226,232	\$0	790.47%
13	LINCOLN NATIONAL LIFE INSURANCE COMPANY	6.71%	5	55	\$22,228,550	\$0	\$38,529,517	\$0	173.33%
14	METROPOLITAN LIFE INSURANCE COMPANY	1.25%	8	4,590	\$4,151,533	\$0	\$14,129,213	\$0	340.34%
15	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	17	85	\$8,905	\$0	\$575,075	\$0	6457.89%
16	MINNESOTA LIFE INSURANCE COMPANY	0.00%	19	668	\$0	\$0	\$15,012,979	\$0	N/A
17	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.23%	12	848	\$767,531	\$0	\$39,882,030	\$0	5196.15%
18	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	0.00%	19	0	\$0	\$3,934	\$0	\$0	N/A
19	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	19	36	\$0	\$0	\$153,339	\$0	N/A
20	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	18	14	\$480	\$0	\$122,647	\$0	25551.46%
21	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.37%	10	112	\$1,228,312	\$0	\$2,810,680	\$0	228.82%
22	SYMETRA LIFE INSURANCE COMPANY	0.00%	19	92	\$0	\$0	\$126,309	\$0	N/A
23	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	9.65%	4	7,330	\$31,993,324	\$0	\$17,654,185	\$0	55.18%
24	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPA	0.00%	19	3	\$0	\$0	\$107,338	\$0	N/A
25	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	16	229	\$15,001	\$0	\$1,363,179	\$0	9087.25%
26	VARIABLE ANNUITY LIFE INSURANCE COMPANY	3.38%	7	8,451	\$11,193,526	\$0	\$20,293,355	\$0	181.30%
27	VOYA INSURANCE AND ANNUITY COMPANY	0.17%	13	4,948	\$571,246	\$0	\$59,734,276	\$0	10456.84%
28	VOYA RETIREMENT INSURANCE AND ANNUITY COMP	25.58%	2	40,031	\$84,791,729	\$0	\$74,986,077	\$0	88.44%
29	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	19	180	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		115,967	\$331,512,675	\$3,934	\$768,255,823	\$0	231.74%



**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MODIFIED GUARANTEED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	3	160	\$0	\$0	\$6,602,302	\$0	N/A
2	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	3	14	\$0	\$0	\$21,980	\$0	N/A
3	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	3	11	\$0	\$0	\$53,000	\$0	N/A
4	VOYA INSURANCE AND ANNUITY COMPANY	0.37%	2	3	\$346	\$0	\$0	\$0	0.00%
5	VOYA RETIREMENT INSURANCE AND ANNUITY CO	99.63%	1	2	\$93,714	\$0	\$0	\$0	0.00%
TOTAL		100.00%		190	\$94,060	\$0	\$6,677,282	\$0	7098.96%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP EQUITY INDEXED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	7	4	\$0	\$0	\$529,353	\$0	N/A
2	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	7	0	\$0	\$0	\$2,617,246	\$0	N/A
3	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	7	39	\$0	\$0	\$800,841	\$0	N/A
4	ATHENE ANNUITY AND LIFE COMPANY	44.44%	1	916	\$241,115	\$0	\$6,400,724	\$0	2654.64%
5	EQUITRUST LIFE INSURANCE COMPANY	0.00%	7	0	\$0	\$0	\$1,369,723	\$0	N/A
6	FIDELITY & GUARANTY LIFE INSURANCE COM	0.00%	7	0	\$0	\$0	\$35,658	\$0	N/A
7	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	7	0	\$0	\$0	\$121,833	\$0	N/A
8	JACKSON NATIONAL LIFE INSURANCE COMPA	0.00%	7	5	\$0	\$0	\$28,707	\$0	N/A
9	LAFAYETTE LIFE INSURANCE COMPANY THE	2.07%	5	1	\$11,216	\$0	\$28,782	\$0	256.62%
10	LIFE INSURANCE COMPANY OF THE SOUTHWE	8.74%	3	74	\$47,409	\$0	\$55,421	\$0	116.90%
11	MIDLAND NATIONAL LIFE INSURANCE COMPAN	40.56%	2	2,101	\$220,099	\$0	\$14,214,490	0	6458.23%
12	NATIONAL WESTERN LIFE INSURANCE COMPA	0.00%	7	236	\$0	\$0	\$1,199,692	0	N/A
13	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	7	753	\$0	\$0	\$184	\$0	N/A
14	VOYA INSURANCE AND ANNUITY COMPANY	2.60%	4	122	\$14,085	\$0	\$2,061,452	\$0	14635.80%
15	WASHINGTON NATIONAL INSURANCE COMPAN	1.60%	6	43	\$8,700	\$0	\$130,413	0	1499.00%
TOTAL		100.00%		4,294	\$542,624	\$0	\$29,594,519	\$0	5453.96%

**2016 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	26	0	-\$10,222	\$0	\$0	\$0	0.00%
2	AETNA LIFE INSURANCE COMPANY	0.91%	11	4	\$7,333,577	\$0	\$0	\$0	0.00%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	26	56	\$0	\$0	\$245,982	\$0	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	26	7	\$0	\$0	\$0	\$0	N/A
5	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	26	2	\$0	\$0	\$8,801	\$0	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.02%	19	73	\$129,903	\$0	\$1,435,356	\$0	1104.94%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	26	9	\$0	\$0	\$119,815	\$0	N/A
8	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	23	9	\$4,141	\$0	\$0	\$0	0.00%
9	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	44.17%	1	7,156	\$355,059,564	\$0	\$34,789,226	\$0	9.80%
10	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.06%	17	0	\$500,000	\$0	\$0	\$0	0.00%
11	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	26	20	-\$653	\$0	\$0	\$0	0.00%
12	CONNECTICUT GENERAL LIFE INS CO	0.01%	20	129	\$93,030	\$0	\$212,830	\$0	228.78%
13	COUNTRY LIFE INSURANCE COMPANY	0.00%	25	17	\$300	\$0	\$0	\$0	0.00%
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	26	74	\$0	\$0	\$0	\$0	N/A
15	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COM	0.97%	9	326	\$7,771,497	\$0	\$1,579,475	\$0	20.32%
16	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.13%	15	241	\$1,045,266	\$0	\$0	\$0	0.00%
17	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	0.16%	14	2	\$1,257,121	\$0	\$0	\$0	0.00%
18	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	21	6	\$27,679	\$0	\$0	\$0	0.00%
19	HARTFORD LIFE INSURANCE COMPANY	3.97%	5	8,263	\$31,874,798	\$0	\$0	\$0	0.00%
20	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	26	1	\$0	\$0	\$0	\$0	N/A
21	KANSAS CITY LIFE INSURANCE COMPANY	0.12%	16	4	\$930,397	\$0	\$1,050,294	\$0	112.89%
22	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	26	243	\$0	\$0	\$189,706	\$0	N/A
23	LINCOLN BENEFIT LIFE COMPANY	0.00%	26	10	\$0	\$0	\$0	\$0	N/A
24	LOMBARD INTERNATIONAL LIFE ASSURANCE COMP	0.96%	10	0	\$7,718,000	\$0	\$5,399,383	\$0	69.96%
25	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	4.35%	4	1,126	\$34,966,032	\$0	\$0	\$0	0.00%
26	METROPOLITAN LIFE INSURANCE COMPANY	0.39%	13	0	\$3,125,393	\$0	\$0	\$0	0.00%
27	NEW YORK LIFE INSURANCE COMPANY	1.68%	7	0	\$13,528,793	\$0	\$1,962,902	\$0	14.51%
28	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	24	7	\$1,530	\$0	\$0	\$0	0.00%
29	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	26	5	\$0	\$0	\$0	\$0	N/A
30	PHOENIX LIFE INSURANCE COMPANY	0.00%	26	5,332	\$0	\$0	\$0	\$0	N/A
31	PRINCIPAL LIFE INSURANCE COMPANY	30.93%	2	105,683	\$248,634,623	\$0	\$0	\$0	0.00%
32	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.00%	26	1	\$0	\$0	\$0	\$0	N/A
33	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.46%	12	0	\$3,701,250	\$0	\$0	\$0	0.00%
34	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	6.52%	3	0	\$52,423,576	\$0	\$55,009,010	\$0	104.93%
35	RELIASTAR LIFE INSURANCE COMPANY	0.00%	26	3	\$0	\$0	\$0	\$0	N/A
36	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	26	1	\$0	\$0	\$0	\$0	N/A
37	SUN LIFE ASSURANCE COMPANY OF CANADA	0.05%	18	2	\$363,000	\$0	\$0	\$0	0.00%
38	SYMETRA LIFE INSURANCE COMPANY	0.00%	26	1	\$0	\$0	\$0	\$0	N/A
39	UNITED OF OMAHA LIFE INSURANCE COMPANY	2.72%	6	77	\$21,830,766	\$0	\$0	\$0	0.00%
40	UNUM INSURANCE COMPANY	0.00%	26	4	\$0	\$0	\$0	\$0	N/A
41	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	26	28	\$0	\$0	\$0	\$0	N/A
42	VARIABLE ANNUITY LIFE INSURANCE COMPANY	1.43%	8	4,904	\$11,482,139	\$0	\$2,793,275	\$0	24.33%
43	VOYA RETIREMENT INSURANCE AND ANNUITY COMF	0.00%	22	102	\$13,799	\$0	\$0	\$0	0.00%
TOTAL		100.00%		133,928	\$803,805,299	\$0	\$104,796,055	\$0	13.04%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP OTHER CONSIDERATIONS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	22	0	\$0	\$0	\$1,070	\$0	N/A
2	AXA EQUITABLE LIFE INSURANCE COMPANY	0.23%	16	944	\$2,450,104	\$0	\$8,758,436	\$0	357.47%
3	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.06%	18	0	\$606,360	\$0	\$0	\$0	0.00%
4	CMFG LIFE INSURANCE COMPANY	1.28%	14	141	\$13,369,794	\$0	\$0	\$0	0.00%
5	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	22	228	\$0	\$0	\$0	\$0	N/A
6	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.01%	19	0	\$132,465	\$0	\$0	\$0	0.00%
7	HARTFORD LIFE INSURANCE COMPANY	1.54%	13	7,571	\$16,080,686	\$0	\$31,015,253	\$0	192.87%
8	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	22.24%	2	809	\$232,779,101	\$0	\$218,871,854	\$0	94.03%
9	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	12.15%	3	26,902	\$127,188,964	\$0	\$213,986,565	\$0	168.24%
10	METROPOLITAN LIFE INSURANCE COMPANY	2.13%	12	0	\$22,328,982	\$0	\$94,002,116	\$0	420.99%
11	MINNESOTA LIFE INSURANCE COMPANY	3.15%	10	3,747	\$33,012,423	\$0	\$0	\$0	0.00%
12	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	2.96%	11	233	\$30,984,916	\$0	\$0	\$0	0.00%
13	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.00%	21	69	\$10,000	\$0	\$559,433	\$0	5594.33%
14	NATIONWIDE LIFE INSURANCE COMPANY	3.55%	7	19,408	\$37,165,043	\$0	\$53,582,744	\$0	144.18%
15	NEW YORK LIFE INSURANCE COMPANY	3.24%	9	0	\$33,914,353	\$0	\$16,159,569	\$0	47.65%
16	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	0.00%	22	1	\$0	\$0	\$120,680	\$0	N/A
17	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.27%	15	451	\$2,839,631	\$0	\$3,233,526	\$0	113.87%
18	PACIFIC LIFE & ANNUITY COMPANY	0.00%	22	0	\$0	\$0	\$9,673	\$0	N/A
19	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	22	105,683	\$0	\$0	\$0	\$0	N/A
20	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	4.04%	6	950	\$42,316,803	\$0	\$42,316,803	\$0	100.00%
21	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	0.01%	20	0	\$66,917	\$0	\$0	\$0	0.00%
22	STANDARD INSURANCE COMPANY	11.07%	4	5,404	\$115,861,635	\$0	\$147,090,623	\$0	126.95%
23	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	22.95%	1	76	\$240,146,571	\$0	\$8,956,981	\$0	3.73%
24	TRANSAMERICA LIFE INSURANCE COMPANY	3.49%	8	135	\$36,508,550	\$0	\$56,839,564	\$0	155.69%
25	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.12%	17	2	\$1,230,067	\$0	\$0	\$0	0.00%
26	VOYA RETIREMENT INSURANCE AND ANNUITY COMF	5.50%	5	1	\$57,608,632	\$0	\$38,033,120	\$0	66.02%
TOTAL		100.00%		172,755	\$1,046,601,997	\$0	\$933,538,010	\$0	89.20%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	119	946	\$140,547	\$0	\$368,000	\$16,749	261.83%
2	5 STAR LIFE INSURANCE COMPANY	0.05%	64	26,138	\$2,222,822	\$0	\$1,653,704	\$1,025,000	74.40%
3	AAA LIFE INSURANCE COMPANY	0.08%	52	5,772	\$3,487,533	\$0	\$2,703,352	\$704,126	77.51%
4	AETNA LIFE INSURANCE COMPANY	0.32%	34	39,595	\$14,644,704	\$0	\$26,516,543	\$7,442,402	181.07%
5	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	173	2	\$2,309	\$0	\$0	\$100	0.00%
6	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	139	13	\$26,113	\$0	\$25,000	\$1,040	95.74%
7	ALLSTATE LIFE INSURANCE COMPANY	0.02%	85	4,602	\$835,713	\$0	\$22,387,792	\$34,755	2678.89%
8	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	124	72	\$78,593	\$0	\$282,459	\$121,562	359.39%
9	AMERICAN AMICABLE LIFE INSURANCE COMPANY O	0.00%	132	136	\$37,739	\$0	\$51,500	\$3,979	136.46%
10	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	101	9,884	\$326,257	\$0	\$210,419	\$24,327	64.49%
11	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CI	0.00%	149	339	\$16,470	\$0	\$6,250	\$4,401	37.95%
12	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.00%	151	69	\$14,102	\$0	\$0	\$1,297	0.00%
13	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.01%	90	1,274	\$588,334	\$176,729	\$74,000	\$150,858	42.62%
14	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	122	10	\$96,854	\$0	\$128,072	\$33	132.23%
15	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	198	0	\$0	\$0	\$0	\$24,758	N/A
16	AMERICAN GENERAL LIFE INSURANCE CO	1.30%	17	6,014	\$59,552,930	\$0	\$145,790,085	\$518,445	244.81%
17	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.04%	68	7,459	\$1,818,630	\$0	\$1,580,940	\$92,198	86.93%
18	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.02%	77	3,025	\$1,128,010	\$0	\$510,728	\$115,179	45.28%
19	AMERICAN INCOME LIFE INSURANCE CO	0.00%	162	266	\$7,596	\$0	\$0	\$250	0.00%
20	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	198	26	\$0	\$0	\$105,421	\$0	N/A
21	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.17%	43	9,409	\$7,687,212	\$0	\$3,647,756	\$48,059	47.45%
22	AMERICAN MODERN LIFE INSURANCE COMPANY	0.04%	66	18,390	\$1,957,039	\$0	\$733,512	\$151,909	37.48%
23	AMERICAN NATIONAL INSURANCE COMPANY	0.09%	49	5,200	\$4,154,128	\$2,307	\$11,983,324	\$478,953	288.52%
24	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.00%	193	2	\$312	\$0	\$0	\$36	0.00%
25	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	198	0	-\$2,352	\$0	-\$8,903	\$0	378.53%
26	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.06%	56	4,625	\$2,891,016	\$0	\$2,300,260	\$227,528	79.57%
27	AMERICAN UNITED LIFE INSURANCE COMPANY	2.64%	12	27,895	\$120,581,020	\$0	\$139,877,634	\$244,085	116.00%
28	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	130	129	\$55,587	\$0	\$177,954	\$3,047	320.14%
29	AMERITAS LIFE INSURANCE CORP	1.49%	16	3,268	\$68,011,821	\$0	\$39,175,960	\$0	57.60%
30	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	198	59	\$0	\$0	\$29,983	\$0	N/A
31	ANTHEM LIFE INSURANCE COMPANY	0.17%	44	70,906	\$7,580,090	\$0	\$4,147,250	\$2,983,447	54.71%
32	ASSURITY LIFE INSURANCE COMPANY	0.00%	127	1,934	\$66,271	\$0	\$114,913	\$19,464	173.40%
33	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF	0.00%	198	21	\$0	\$0	\$1,404	\$0	N/A
34	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	117	420	\$152,053	\$0	\$47,140	\$16,743	31.00%
35	ATHENE ANNUITY AND LIFE COMPANY	0.01%	112	1,025	\$241,115	\$0	\$6,559,098	\$6,244	2720.32%
36	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	156	624	\$9,842	\$0	\$686,645	\$461	6976.68%
37	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	198	178	\$0	\$0	\$0	\$7,299	N/A
38	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	145	59	\$19,304	\$0	\$0	\$0	0.00%
39	AXA EQUITABLE LIFE INSURANCE COMPANY	0.55%	28	18,669	\$25,152,850	\$5,011	\$143,647,275	\$0	571.12%
40	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	185	3	\$865	\$0	\$1,230	\$70	142.20%
41	BANKERS LIFE AND CASUALTY COMPANY	0.00%	198	14	\$0	\$0	\$94,808	\$5	N/A
42	BANNER LIFE INSURANCE COMPANY	0.03%	70	70	\$1,474,446	\$0	\$164,384	\$0	11.15%
43	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	28.71%	1	12,349	\$1,310,972,319	\$0	\$165,483,152	\$0	12.62%
44	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	129	497	\$63,173	\$0	\$0	\$24,467	0.00%
45	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.03%	76	1,208	\$1,142,980	\$0	\$12,115,055	\$18,813	1059.95%
46	CANADA LIFE ASSURANCE COMPANY	0.00%	170	241	\$2,828	\$0	\$955,875	-\$25	33800.39%
47	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	198	108	\$0	\$0	\$35,182	\$732	N/A
48	CAPITOL LIFE INSURANCE COMPANY	0.00%	198	0	\$0	\$0	\$1,525	\$0	N/A
49	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.06%	61	40,791	\$2,624,071	\$0	\$1,309,643	\$338,224	49.91%
50	CENTURION LIFE INSURANCE COMPANY	0.00%	160	156	\$8,093	\$0	\$1,658	\$642	20.49%
51	CENTURY LIFE ASSURANCE COMPANY	0.00%	198	2	\$0	\$0	\$0	\$1	N/A
52	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	198	0	\$0	\$0	\$391,500	\$0	N/A
53	CHURCH LIFE INSURANCE CORPORATION	0.01%	106	375	\$292,168	\$0	\$220,000	\$19,278	75.30%
54	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	184	41	\$1,157	\$0	\$0	\$426	0.00%
55	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	198	3	\$0	\$0	\$515,400	\$0	N/A
56	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	198	0	\$0	\$0	\$178,000	\$0	N/A
57	CITIZENS SECURITY LIFE INS CO	0.00%	198	1	\$0	\$0	\$0	\$26	N/A
58	CMFG LIFE INSURANCE COMPANY	0.44%	31	42,490	\$19,879,090	\$0	\$12,826,420	\$395,086	64.52%
59	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.01%	102	1,230	\$323,830	\$0	\$125,000	\$79,217	38.60%
60	COLONIAL PENN LIFE INSURANCE COMPANY	0.09%	51	10,504	\$3,889,758	\$0	\$2,521,423	\$58,503	64.82%
61	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	158	1	\$8,784	\$0	\$4,243	\$321	48.30%
62	COMBINED INSURANCE CO OF AMERICA	0.01%	99	748	\$385,894	\$0	\$194,394	\$34,066	50.37%
63	COMMONWEALTH ANNUITY AND LIFE INSURANCE CI	0.00%	198	0	\$0	\$0	\$3,944	\$0	N/A
64	COMPANION LIFE INSURANCE COMPANY	0.01%	105	55	\$296,413	\$0	\$170,000	\$82,915	57.35%
65	CONNECTICUT GENERAL LIFE INS CO	0.04%	65	2,558	\$2,045,885	\$0	\$1,606,006	\$352,130	78.50%
66	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	114	850	\$191,252	\$0	\$43,949	\$20,562	22.98%
67	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	144	19	\$20,850	\$0	\$15,882	\$0	76.17%
68	COUNTRY LIFE INSURANCE COMPANY	0.00%	116	45	\$165,246	\$0	\$242,399	\$248	146.69%
69	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.10%	47	26,328	\$4,690,879	\$0	\$4,886,149	\$1,750,291	104.16%

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70	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	178	3	\$1,748	\$0	\$0	\$0	0.00%
71	DELAWARE LIFE INSURANCE COMPANY	0.03%	75	7,914	\$1,152,681	\$0	\$95,459,024	\$0	8281.48%
72	EMC NATIONAL LIFE COMPANY	0.02%	88	6,052	\$700,603	\$0	\$779,419	\$570,415	111.25%
73	EPIC LIFE INSURANCE COMPANY THE	0.00%	148	99	\$16,542	\$0	\$0	\$2,931	0.00%
74	EQUITRUST LIFE INSURANCE COMPANY	0.00%	198	0	\$0	\$0	\$1,369,723	\$0	N/A
75	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	167	5	\$3,876	\$0	\$0	\$333	0.00%
76	FARM BUREAU LIFE INSURANCE COMPANY OF MISSI	0.01%	96	621	\$423,187	\$0	\$0	\$51,148	0.00%
77	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	198	6	\$0	\$0	\$0	\$201	N/A
78	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	159	12	\$8,313	\$0	\$3,036	\$0	36.52%
79	FEDERATED LIFE INSURANCE COMPANY	0.01%	94	2,646	\$456,503	\$0	\$80,000	\$54,415	17.52%
80	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	198	32	\$0	\$0	\$35,658	\$0	N/A
81	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.00%	113	299	\$202,480	\$0	\$0	\$12,896	0.00%
82	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.07%	55	15,412	\$3,053,211	\$0	\$7,344,883	\$533,523	240.56%
83	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	198	923	-\$12,878	\$0	\$49,313	\$5,713	-382.92%
84	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COM	0.00%	198	1	\$0	\$0	\$368,048	\$251	N/A
85	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COM	0.55%	29	623	\$25,122,795	\$0	\$6,560,003	\$0	26.11%
86	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	172	4	\$2,600	\$0	\$4,784	\$170	184.00%
87	FORETHOUGHT LIFE INSURANCE COMPANY	0.08%	54	14,922	\$3,432,701	\$0	\$5,442,041	\$70,853	158.54%
88	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.03%	74	335	\$1,168,052	\$0	\$510,575	\$307	43.71%
89	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.00%	121	5	\$110,874	\$0	\$125,260	\$770	112.98%
90	GENWORTH LIFE INSURANCE COMPANY	0.01%	104	257	\$310,055	\$0	\$1,519,149	\$52,504	489.96%
91	GERBER LIFE INSURANCE COMPANY	0.00%	136	168	\$28,942	\$0	\$28,197	\$332	97.43%
92	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.26%	37	80,909	\$11,713,576	\$0	\$8,355,350	\$897,377	71.33%
93	GOLDEN RULE INSURANCE COMPANY	0.00%	123	373	\$93,694	\$0	\$0	\$37,172	0.00%
94	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	163	186	\$7,341	\$0	\$167,122	\$148	2276.56%
95	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	176	9	\$2,012	\$0	\$11,651	\$700	579.08%
96	GREAT WESTERN INSURANCE COMPANY	0.03%	71	2,078	\$1,389,568	\$0	\$708,974	\$9,571	51.02%
97	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	2.98%	10	69,389	\$136,275,643	\$0	\$22,792,247	\$824,070	16.73%
98	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	198	1,326	-\$8,409	\$0	\$29,737	\$7,613	-353.63%
99	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.04%	67	62	\$1,837,731	\$0	\$1,246,427	\$2,874	67.82%
100	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.37%	33	169,209	\$16,815,288	\$0	\$10,917,621	\$7,749,626	64.93%
101	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.67%	25	112,725	\$30,588,109	\$0	\$21,167,502	\$15,734,123	69.20%
102	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	198	1	\$0	\$0	\$0	\$0	N/A
103	HARTFORD LIFE INSURANCE COMPANY	1.06%	20	18,514	\$48,267,553	\$0	\$35,814,621	\$734,968	74.20%
104	HOMESTEADERS LIFE COMPANY	0.11%	46	11,722	\$5,180,213	\$0	\$3,719,056	\$54,109	71.79%
105	HORACE MANN LIFE INSURANCE COMPANY	0.00%	120	385	\$116,011	\$0	\$64,961	\$16,285	56.00%
106	HUMANA INSURANCE COMPANY	0.03%	72	10,543	\$1,311,119	\$0	\$546,829	\$314,170	41.71%
107	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	198	269	\$0	\$0	\$202,339	\$1,666	N/A
108	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & I	0.01%	95	11,302	\$448,070	\$0	\$512,050	\$155,948	114.28%
109	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	195	0	\$149	\$0	\$0	\$3	0.00%
110	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	150	351	\$14,657	\$0	\$3,027	\$2,883	20.65%
111	INVESTORS LIFE INSURANCE COMPANY OF NORTH I	0.00%	198	7	\$0	\$0	\$9,773	\$0	N/A
112	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	93	605	\$506,856	\$0	\$1,515,306	\$6,248	298.96%
113	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	147	30	\$17,061	\$0	\$19,820	\$1,212	116.17%
114	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	5.15%	5	4,357	\$234,955,192	\$88,993	\$242,156,192	\$869	103.10%
115	KANAWHA INSURANCE COMPANY	0.00%	125	338	\$74,221	\$0	\$58,868	\$23,127	79.31%
116	KANSAS CITY LIFE INSURANCE COMPANY	0.08%	53	363	\$3,434,922	\$0	\$1,827,851	\$1,252,885	53.21%
117	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	143	35	\$21,295	\$0	\$28,782	\$1,452	135.16%
118	LEADERS LIFE INSURANCE COMPANY	0.00%	175	31	\$2,042	\$0	\$0	\$1,015	0.00%
119	LEWER LIFE INSURANCE COMPANY	0.00%	194	3	\$260	\$0	\$0	\$71	0.00%
120	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.19%	41	32,572	\$8,783,946	\$0	\$5,569,874	\$4,278,625	63.41%
121	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.06%	59	9,158	\$2,832,951	\$0	\$390,178	\$185,568	13.77%
122	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.58%	27	115,712	\$26,411,605	\$0	\$23,800,698	\$13,079,242	90.11%
123	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	131	172	\$49,259	\$0	\$207,861	\$31	421.98%
124	LIFE OF THE SOUTH INSURANCE COMPANY	0.01%	98	9,107	\$395,014	\$0	\$231,332	\$27,581	58.56%
125	LIFESECURE INSURANCE COMPANY	0.00%	198	1	\$0	\$0	\$0	\$10	N/A
126	LIFESHIELD NATIONAL INSURANCE CO	0.00%	166	103	\$3,893	\$0	\$0	\$2,360	0.00%
127	LINCOLN BENEFIT LIFE COMPANY	0.00%	142	34	\$21,392	\$0	\$363,391	\$1,886	1698.72%
128	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	111	792	\$242,582	\$0	\$388,048	\$4,372	159.97%
129	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	141	23	\$22,569	\$0	\$242,417	\$1,483	1074.11%
130	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.78%	14	2,895	\$81,284,973	\$0	\$55,900,689	\$4,408,468	68.77%
131	LOMBARD INTERNATIONAL LIFE ASSURANCE COMP	0.17%	42	0	\$7,718,000	\$0	\$5,399,383	\$0	69.96%
132	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	198	1	\$0	\$0	\$0	\$75	N/A
133	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	79	1,299	\$1,045,680	\$0	\$220,000	\$10,129	21.04%
134	MANHATTAN LIFE INSURANCE COMPANY	0.00%	152	1	\$13,869	\$0	\$0	\$5	0.00%
135	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	4.81%	6	31,847	\$219,830,678	\$0	\$222,818,287	\$980,768	101.36%
136	MEMBERS LIFE INSURANCE COMPANY	0.00%	183	8	\$1,248	\$0	\$4,600	\$46	368.59%
137	MERIT LIFE INSURANCE CO	0.04%	69	12,455	\$1,738,282	\$0	\$1,100,265	\$80,094	63.30%

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138	METROPOLITAN LIFE INSURANCE COMPANY	4.04%	8	59,358	\$184,350,933	\$0	\$415,212,999	\$60,428,905	225.23%
139	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	109	2,351	\$249,160	\$0	\$15,865,293	\$141	6367.51%
140	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	165	30	\$5,369	\$0	\$0	\$863	0.00%
141	MINNESOTA LIFE INSURANCE COMPANY	2.39%	13	126,367	\$109,295,158	\$0	\$43,873,936	\$10,797,388	40.14%
142	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CC	0.01%	92	15,441	\$510,915	\$0	\$230,000	\$154,410	45.02%
143	MONY LIFE INSURANCE COMPANY	0.00%	181	34	\$1,428	\$0	\$33,828	\$219	2368.91%
144	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	128	276	\$65,298	\$0	\$179,515	\$11,690	274.92%
145	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	115	1,971	\$191,238	\$0	\$48,890	\$14,783	25.57%
146	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.70%	24	1,088	\$32,021,692	\$0	\$39,882,030	\$29,234	124.55%
147	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	198	13	\$0	\$0	\$200	\$106	N/A
148	NATIONAL FARMERS UNION LIFE INSURANCE COMP	0.00%	171	10	\$2,685	\$0	\$0	\$322	0.00%
149	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.25%	38	12,518	\$11,290,009	\$276	\$4,772,495	\$54,667	42.27%
150	NATIONAL HEALTH INSURANCE COMPANY	0.00%	189	2	\$450	\$0	\$0	\$20	0.00%
151	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.00%	134	699	\$32,178	\$0	\$5,790,018	\$0	17993.72%
152	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.00%	155	69	\$10,000	\$0	\$614,876	\$0	6148.76%
153	NATIONWIDE LIFE INSURANCE COMPANY	0.86%	22	19,914	\$39,233,633	\$7	\$58,342,509	\$301,920	148.71%
154	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	0.02%	87	310	\$746,389	\$0	\$1,900,829	\$7,820	254.67%
155	NEW YORK LIFE INSURANCE COMPANY	1.75%	15	57,864	\$80,034,160	\$971,864	\$53,800,157	\$1,951,290	68.44%
156	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	135	37	\$31,348	\$0	\$668,573	\$3,415	2132.75%
157	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	0.00%	198	1	\$0	\$3,934	\$120,680	\$0	N/A
158	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.06%	58	451	\$2,839,631	\$0	\$3,233,526	\$0	113.87%
159	OXFORD LIFE INSURANCE COMPANY	0.00%	198	3	\$0	\$0	\$0	\$91	N/A
160	PACIFIC LIFE & ANNUITY COMPANY	0.00%	198	0	\$0	\$0	\$9,673	\$0	N/A
161	PACIFIC LIFE INSURANCE COMPANY	1.25%	18	3,052	\$57,177,896	\$0	\$4,644,679	\$0	8.12%
162	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	179	1	\$1,624	\$0	\$0	\$140	0.00%
163	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	190	1	\$423	\$0	\$0	\$0	0.00%
164	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	180	29	\$1,548	\$0	\$30,382	\$0	1962.66%
165	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.00%	118	559	\$151,082	\$0	\$118,816	\$4,473	78.64%
166	PEKIN LIFE INSURANCE COMPANY	0.02%	82	6,278	\$966,603	\$0	\$274,825	\$61,901	28.43%
167	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	174	6	\$2,052	\$0	\$10,000	\$107	487.33%
168	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	198	47	\$0	\$0	\$507,571	\$0	N/A
169	PHOENIX LIFE INSURANCE COMPANY	0.00%	191	5,348	\$346	\$0	\$651,974	\$97	188431.79%
170	PHYSICIANS LIFE INSURANCE COMPANY	0.01%	103	371	\$314,957	\$0	\$20,850	\$1,099	6.62%
171	PIONEER AMERICAN INSURANCE COMPANY	0.00%	182	4	\$1,358	\$0	\$0	\$233	0.00%
172	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	192	1	\$330	\$0	\$0	\$10	0.00%
173	PLATEAU INSURANCE COMPANY	0.02%	86	5,908	\$794,003	\$0	\$216,691	\$52,665	27.29%
174	PRINCIPAL LIFE INSURANCE COMPANY	5.75%	2	450,892	\$262,492,344	\$2,229	\$26,108,508	\$7,214,761	9.95%
175	PROTECTIVE LIFE INSURANCE COMPANY	0.01%	108	2,040	\$270,783	\$0	\$56,412,039	\$47,419	20832.93%
176	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	0.00%	137	1,177	\$27,634	\$0	\$2,602,729	\$4,478	9418.57%
177	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	5.17%	4	194,649	\$236,014,527	\$549,128	\$180,991,270	\$23,877,528	76.92%
178	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	1.22%	19	0	\$55,597,672	\$0	\$59,818,756	\$0	107.59%
179	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.21%	39	395	\$9,369,961	\$0	\$7,416,744	\$4,161,555	79.15%
180	RELIASTAR LIFE INSURANCE COMPANY	0.20%	40	254,957	\$9,002,327	\$3,372	\$8,914,433	\$9,924,588	99.06%
181	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.00%	133	9	\$36,076	\$0	\$15,000	\$309	41.58%
182	RIVERSOURCE LIFE INSURANCE COMPANY	0.01%	107	430	\$288,344	\$0	\$812,586	\$3,952	281.81%
183	S USA LIFE INSURANCE COMPANY INC	0.00%	177	2	\$2,005	\$0	\$0	\$472	0.00%
184	SAGICOR LIFE INSURANCE COMPANY	0.00%	198	2	\$0	\$0	\$7,736	\$1	N/A
185	SECURIAN LIFE INSURANCE COMPANY	0.28%	35	51,807	\$12,580,342	\$0	\$14,016,110	\$7,573,326	111.41%
186	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.03%	73	127	\$1,228,312	\$0	\$2,810,680	\$678	228.82%
187	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	198	2	\$0	\$0	\$0	\$0	N/A
188	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.38%	32	2,175	\$17,245,260	\$0	\$6,532,186	\$14,702	37.88%
189	SETTLERS LIFE INSURANCE COMPANY	0.00%	168	110	\$3,074	\$0	\$6,986	\$294	227.26%
190	SHELTER LIFE INSURANCE COMPANY	0.02%	83	3,602	\$918,387	\$0	\$339,500	\$208,613	36.97%
191	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	164	0	\$6,379	\$0	\$258	\$0	4.04%
192	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	198	6	-\$13	\$0	\$0	\$23	0.00%
193	STANDARD INSURANCE COMPANY	3.29%	9	169,398	\$150,375,561	\$0	\$175,472,972	\$7,767,663	116.69%
194	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	197	2	\$66	\$0	\$0	\$0	0.00%
195	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.00%	198	0	\$0	\$0	\$8,129	\$0	N/A
196	STARMOUNT LIFE INSURANCE COMPANY	0.00%	169	8	\$2,831	\$0	\$0	\$98	0.00%
197	STATE FARM LIFE INSURANCE COMPANY	0.02%	84	4,396	\$907,791	\$725	\$1,068,000	\$311,717	117.73%
198	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.01%	97	642	\$395,825	\$0	\$187,121	\$37,500	47.27%
199	SUN LIFE ASSURANCE COMPANY OF CANADA	0.13%	45	34,973	\$6,026,887	\$0	\$6,385,211	\$1,240,842	105.95%
200	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	154	165	\$13,306	\$0	\$0	\$8,130	0.00%
201	SYMETRA LIFE INSURANCE COMPANY	0.02%	80	3,896	\$1,016,063	\$0	\$906,439	\$271,208	89.21%
202	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	2.94%	11	30,713	\$134,048,495	\$9,182,792	\$48,663,839	\$0	43.15%
203	TEXAS LIFE INSURANCE COMPANY	0.00%	198	2	\$0	\$0	\$5,848	\$0	N/A
204	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	198	8	\$0	\$0	\$192,359	\$15	N/A
205	TIAA-CREF LIFE INSURANCE COMPANY	0.05%	63	40	\$2,319,865	\$0	\$136,590	\$332,349	5.89%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	TRANS WORLD ASSURANCE COMPANY	0.00%	198	0	\$0	\$0	\$0	\$24,552	N/A
207	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	5.26%	3	90	\$240,160,815	\$0	\$9,270,471	\$610	3.86%
208	TRANSAMERICA LIFE INSURANCE COMPANY	0.94%	21	23,745	\$42,748,123	\$0	\$73,985,827	\$378,344	173.07%
209	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.05%	62	3,850	\$2,415,511	\$0	\$4,656,035	\$85,252	192.76%
210	TRUSTMARK INSURANCE COMPANY	0.06%	57	7,673	\$2,874,902	\$0	\$900,977	\$310,252	31.34%
211	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	161	51	\$7,819	\$0	\$10,483	\$895	134.07%
212	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	126	48	\$66,471	\$0	\$30,767	\$1,060	46.29%
213	UNIFIED LIFE INSURANCE COMPANY	0.01%	100	1,512	\$346,281	\$0	\$188,066	\$3,874	54.31%
214	UNIMERICA INSURANCE COMPANY	0.00%	138	0	\$26,238	\$0	\$855,000	\$0	3258.63%
215	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	110	1,554	\$246,528	\$0	\$429,877	\$10,536	174.37%
216	UNION LABOR LIFE INSURANCE COMPANY	0.02%	78	27,157	\$1,050,183	\$1,057	\$685,853	\$166,156	65.41%
217	UNION SECURITY INSURANCE COMPANY	0.26%	36	112,279	\$11,773,062	\$0	\$2,191,775	\$5,071,433	18.62%
218	UNITED AMERICAN INSURANCE COMPANY	0.00%	188	1	\$506	\$0	\$0	\$10	0.00%
219	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	198	2	\$0	\$0	\$0	\$6	N/A
220	UNITED HEALTHCARE INSURANCE COMPANY	0.09%	48	1,458	\$4,232,208	\$0	\$1,794,877	\$1,345,668	42.41%
221	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.00%	146	142	\$17,602	\$0	\$10,000	\$1,110	56.81%
222	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	198	1	\$0	\$0	\$2,000	\$0	N/A
223	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.75%	23	52,130	\$34,172,019	\$0	\$8,147,451	\$3,144,224	23.84%
224	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.02%	81	500	\$985,702	\$0	\$6,750,444	\$308,663	684.84%
225	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	89	1,489	\$660,159	\$0	\$231,490	\$5,513	35.07%
226	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	196	2	\$119	\$0	\$0	\$0	0.00%
227	UNUM INSURANCE COMPANY	0.00%	198	4	\$0	\$0	\$0	\$0	N/A
228	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.63%	26	172,713	\$28,838,889	\$0	\$16,280,065	\$12,741,057	56.45%
229	USABLE LIFE	0.09%	50	1,294	\$3,963,735	\$0	\$3,705,500	\$1,395,863	93.49%
230	VANTIS LIFE INSURANCE COMPANY	0.00%	186	1	\$785	\$0	\$0	\$75	0.00%
231	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.51%	30	13,524	\$23,336,689	\$0	\$23,305,658	\$0	99.87%
232	VOYA INSURANCE AND ANNUITY COMPANY	0.01%	91	5,081	\$585,677	\$0	\$61,820,228	\$1,492	10555.35%
233	VOYA RETIREMENT INSURANCE AND ANNUITY COMF	4.21%	7	41,988	\$192,123,735	\$0	\$144,016,590	\$8,100	74.96%
234	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	153	134	\$13,515	\$0	\$357,804	\$1,519	2647.46%
235	WEST COAST LIFE INSURANCE COMPANY	0.00%	157	2	\$9,511	\$0	\$0	\$2,876	0.00%
236	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	198	0	\$0	\$0	\$1,308,446	\$0	N/A
237	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	187	4	\$607	\$0	\$0	\$7	0.00%
238	WILCAC LIFE INSURANCE COMPANY	0.00%	198	14	\$0	\$0	\$10,000	\$3	N/A
239	WILCO LIFE INSURANCE COMPANY	0.00%	198	16	\$0	\$0	\$25,150	\$137	N/A
240	ZALE LIFE INSURANCE COMPANY	0.00%	140	1,895	\$23,980	\$0	\$0	\$1,620	0.00%
241	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.06%	60	1,025	\$2,670,688	\$0	\$3,336,834	\$495,368	124.94%
TOTAL		100.00%		3,169,199	\$4,565,571,004	\$10,988,424	\$3,163,010,445	\$232,278,927	69.52%



**TOTAL  
LIFE INSURANCE  
BY  
COMPANY**



**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	297	946	\$140,547	\$0	\$368,000	\$16,749	261.83%
2	5 STAR LIFE INSURANCE COMPANY	0.03%	156	28,083	\$3,309,862	\$0	\$2,020,559	\$1,081,510	61.05%
3	AAA LIFE INSURANCE COMPANY	0.09%	110	13,187	\$9,517,888	\$0	\$4,964,392	\$1,754,334	52.16%
4	ABILITY INSURANCE COMPANY	0.00%	400	4	\$192	\$0	\$0	\$19	0.00%
5	ACCORDIA LIFE AND ANNUITY COMPANY	0.01%	195	520	\$1,379,078	\$1,807	\$485,895	\$119,909	35.36%
6	AETNA LIFE INSURANCE COMPANY	0.14%	90	41,968	\$15,106,692	\$452,300	\$28,086,565	\$7,475,441	188.92%
7	ALFA LIFE INSURANCE CORPORATION	0.00%	405	1	\$0	\$0	\$0	\$10	N/A
8	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	405	0	\$0	\$0	\$2,054	\$0	N/A
9	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	384	11	\$2,309	\$0	\$13,975	\$100	605.24%
10	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMER	1.94%	17	29,212	\$216,082,595	\$0	\$141,627,178	\$542,648	65.54%
11	ALLSTATE ASSURANCE COMPANY	0.01%	225	1,070	\$662,442	\$0	\$2,070	\$294,113	0.31%
12	ALLSTATE LIFE INSURANCE COMPANY	0.04%	138	15,755	\$4,782,023	\$0	\$44,806,607	\$784,993	936.98%
13	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	329	58	\$40,097	\$0	\$2,188,758	\$11,673	5458.66%
14	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	312	106	\$78,593	\$0	\$282,459	\$121,791	359.39%
15	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.02%	178	3,292	\$1,864,041	\$724	\$1,212,117	\$134,281	65.07%
16	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	248	10,055	\$400,839	\$0	\$261,191	\$30,593	65.16%
17	AMERICAN BENEFIT LIFE INSURANCE COMPANY	0.00%	303	612	\$120,526	\$970	\$20,402	\$3,209	17.73%
18	AMERICAN CONTINENTAL INSURANCE COMPANY	0.01%	203	1,591	\$1,251,940	\$0	\$483,060	\$15,481	38.58%
19	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	1.58%	21	15,575	\$175,450,518	\$0	\$56,225,541	\$6,616	32.05%
20	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CC	0.03%	153	14,325	\$3,613,167	\$0	\$871,456	\$576,202	24.12%
21	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.46%	45	111,936	\$50,684,990	\$2,925,431	\$39,069,686	\$10,734,910	82.86%
22	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.01%	233	17,809	\$568,489	\$0	\$431,472	\$51,426	75.90%
23	AMERICAN FIDELITY ASSURANCE COMPANY	0.04%	137	9,931	\$4,794,935	\$54,264	\$4,315,779	\$577,957	91.14%
24	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	281	1,240	\$227,694	\$938	\$140,920	\$37,120	62.30%
25	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	390	1	\$1,339	\$0	\$10,000	\$10	746.83%
26	AMERICAN GENERAL LIFE INSURANCE CO	6.47%	2	142,931	\$719,232,841	\$470,673	\$428,501,866	\$13,685,258	59.64%
27	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.02%	177	9,575	\$1,864,159	\$1,509	\$1,816,439	\$96,378	97.52%
28	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.06%	122	21,667	\$7,014,789	\$0	\$3,220,214	\$693,018	45.91%
29	AMERICAN HOME LIFE INSURANCE COMPANY	0.02%	182	4,144	\$1,673,523	\$27,284	\$1,304,907	\$119,255	79.60%
30	AMERICAN INCOME LIFE INSURANCE CO	0.12%	93	39,069	\$13,566,667	\$364	\$4,691,687	\$903,161	34.59%
31	AMERICAN LIFE & SECURITY CORP	0.00%	300	637	\$132,923	\$107	\$132,764	\$5,098	99.96%
32	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	405	26	\$0	\$0	\$105,421	\$0	N/A
33	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.07%	114	12,324	\$8,094,538	\$11,652	\$4,313,402	\$61,756	53.43%
34	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	175	18,390	\$1,957,039	\$0	\$733,512	\$151,909	37.48%
35	AMERICAN NATIONAL INSURANCE COMPANY	0.39%	49	55,381	\$43,191,740	\$29,217	\$35,072,562	\$2,034,678	81.27%
36	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	301	172	\$127,987	\$0	\$146,176	\$24,057	114.21%
37	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURAN	0.00%	364	13	\$9,207	\$0	\$541	\$207	5.88%
38	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	366	24	\$8,404	\$0	\$16,000	\$302	190.39%
39	AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.00%	394	1	\$577	\$0	\$0	\$10	0.00%
40	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	206	2,786	\$1,034,317	\$47,466	\$836,343	\$122,521	85.45%
41	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	391	5	\$1,283	\$0	\$60,788	\$27	4737.96%
42	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.03%	160	4,772	\$3,038,047	\$0	\$2,424,183	\$234,394	79.79%
43	AMERICAN UNITED LIFE INSURANCE COMPANY	1.19%	30	32,168	\$131,903,762	\$606,172	\$151,738,673	\$1,026,443	115.50%
44	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.09%	109	7,285	\$9,690,878	\$2,704	\$4,651,786	\$276,114	48.03%
45	AMERITAS LIFE INSURANCE CORP	0.74%	33	10,749	\$81,774,240	\$291,611	\$51,382,898	\$1,031,305	63.19%
46	AMICA LIFE INSURANCE COMPANY	0.00%	273	422	\$281,390	\$0	\$8,317	\$138,445	2.96%
47	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	237	436	\$514,447	\$0	\$817,416	\$0	158.89%
48	ANTHEM LIFE INSURANCE COMPANY	0.07%	117	71,836	\$7,766,923	\$0	\$4,315,606	\$3,014,850	55.56%
49	ASSURED LIFE ASSOCIATION	0.00%	361	104	\$11,587	\$686	\$35,969	\$873	316.35%
50	ASSURITY LIFE INSURANCE COMPANY	0.03%	152	7,938	\$3,741,223	\$625,467	\$2,516,893	\$348,739	83.99%
51	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	290	266	\$152,964	\$0	\$1,880,835	\$4,106	1229.59%
52	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.02%	164	7,515	\$2,764,436	\$7,349	\$14,977,523	\$385,639	542.06%
53	ATHENE ANNUITY AND LIFE COMPANY	1.32%	26	22,307	\$147,357,504	\$955,815	\$87,855,573	\$1,229,070	60.27%
54	ATLANTA LIFE INSURANCE COMPANY	0.00%	332	4,282	\$34,793	\$0	\$124,812	\$5,940	358.73%
55	ATLANTIC COAST LIFE INSURANCE COMPANY	0.00%	246	8	\$432,530	\$0	\$0	\$0	0.00%
56	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	388	2	\$1,604	\$0	\$0	\$100	0.00%
57	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	282	848	\$222,947	\$0	\$1,524,309	\$21,746	683.71%
58	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	343	378	\$27,535	\$0	\$0	\$20,210	0.00%
59	AUTO OWNERS LIFE INSURANCE COMPANY	0.04%	146	6,914	\$4,009,736	\$0	\$2,527,310	\$727,926	63.03%
60	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.00%	247	205	\$429,386	\$0	\$1,522,646	\$64,549	354.61%
61	AXA EQUITABLE LIFE INSURANCE COMPANY	1.05%	31	49,211	\$116,822,946	\$3,865,746	\$232,052,677	\$6,239,075	201.95%
62	BALTIMORE LIFE INSURANCE COMPANY THE	0.01%	220	775	\$842,825	\$7,777	\$303,970	\$15,342	36.99%
63	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	323	190	\$52,213	\$0	\$74,856	\$1,498	143.37%
64	BANKERS LIFE AND CASUALTY COMPANY	0.21%	71	23,348	\$23,160,056	\$25,462	\$25,167,324	\$439,509	108.78%
65	BANKERS LIFE INSURANCE COMPANY	0.01%	200	261	\$1,324,141	\$0	\$0	\$10	0.00%
66	BANNER LIFE INSURANCE COMPANY	0.19%	75	22,721	\$21,250,991	\$52,376	\$11,422,914	\$11,407,600	54.00%
67	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	275	241	\$268,667	\$6,989	\$294,716	\$32,011	112.30%
68	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	359	73	\$12,457	\$0	\$6,814	\$420	54.70%
69	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY O	11.79%	1	12,359	\$1,311,167,319	\$0	\$165,781,693	\$0	12.64%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	330	20	\$36,604	\$0	\$0	\$24,021	0.00%
71	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.05%	128	29,711	\$5,801,383	\$4,191	\$2,584,661	\$516,735	44.62%
72	BRIGHTHOUSE LIFE INSURANCE COMPANY	1.20%	29	52,533	\$133,237,087	\$471,657	\$311,139,299	\$7,934,995	233.88%
73	C M LIFE INSURANCE COMPANY	0.12%	92	5,295	\$13,679,326	\$0	\$24,236,585	\$486,939	177.18%
74	CANADA LIFE ASSURANCE COMPANY	0.01%	197	1,753	\$1,357,298	\$399,145	\$2,779,702	\$163,440	234.20%
75	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	296	6,129	\$141,450	\$0	\$1,290,600	\$16,190	912.41%
76	CAPITOL LIFE INSURANCE COMPANY	0.03%	155	868	\$3,433,063	\$0	\$638,218	\$8,676	18.59%
77	CATHOLIC FINANCIAL LIFE	0.01%	228	1,884	\$618,092	\$18,508	\$517,263	\$26,379	86.68%
78	CATHOLIC HOLY FAMILY SOCIETY	0.04%	139	4,483	\$4,752,359	\$0	\$2,196,802	\$20,550	46.23%
79	CATHOLIC ORDER OF FORESTERS	0.00%	299	1,204	\$136,169	\$31,880	\$1,572,168	\$19,263	1177.98%
80	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	338	64	\$30,850	\$0	\$37,512	\$1,392	121.59%
81	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	270	5,002	\$295,582	\$2,051	\$585,738	\$21,463	198.86%
82	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.03%	163	41,277	\$2,797,241	\$7,039	\$1,711,451	\$346,946	61.44%
83	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	315	383	\$72,874	\$2,101	\$431,477	\$7,622	594.97%
84	CENTURION LIFE INSURANCE COMPANY	0.00%	369	712	\$8,093	\$0	\$2,898,136	\$642	35810.40%
85	CENTURY LIFE ASSURANCE COMPANY	0.00%	405	3	\$0	\$0	\$0	\$5	N/A
86	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	207	3,199	\$1,033,597	\$65	\$371,754	\$136,095	35.97%
87	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	254	572	\$352,596	\$0	\$409,205	\$5,886	116.05%
88	CHURCH LIFE INSURANCE CORPORATION	0.00%	262	406	\$320,692	\$0	\$473,921	\$19,356	147.78%
89	CICA LIFE INSURANCE COMPANY OF AMERICA	0.01%	218	1,406	\$882,887	\$1,355	\$742,859	\$28,448	84.29%
90	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	387	44	\$1,979	\$0	\$0	\$438	0.00%
91	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	405	3	\$0	\$0	\$515,400	\$0	N/A
92	CINCINNATI LIFE INSURANCE COMPANY THE	0.09%	108	11,186	\$9,748,703	\$0	\$13,212,087	\$2,865,408	135.53%
93	CITIZENS SECURITY LIFE INS CO	0.00%	307	477	\$107,498	\$0	\$129,704	\$3,022	120.66%
94	CLOVER INSURANCE COMPANY	0.00%	349	40	\$20,690	\$0	\$0	\$2,198	0.00%
95	CMFG LIFE INSURANCE COMPANY	0.26%	64	53,473	\$28,456,887	\$320,149	\$25,104,583	\$697,784	89.34%
96	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.03%	158	9,871	\$3,268,287	\$0	\$1,424,811	\$473,212	43.60%
97	COLONIAL PENN LIFE INSURANCE COMPANY	0.04%	141	12,670	\$4,565,526	\$0	\$3,073,003	\$64,654	67.31%
98	COLORADO BANKERS LIFE INS CO	0.01%	183	3,075	\$1,662,867	\$0	\$617,631	\$58,571	37.14%
99	COLUMBIAN LIFE INSURANCE COMPANY	0.03%	150	6,726	\$3,866,249	\$463	\$1,649,843	\$135,149	42.68%
100	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	298	311	\$136,632	\$7,608	\$192,229	\$4,377	146.26%
101	COLUMBUS LIFE INSURANCE COMPANY	0.16%	84	4,256	\$17,908,814	\$43,610	\$16,456,471	\$202,072	92.13%
102	COMBINED INSURANCE CO OF AMERICA	0.01%	185	8,666	\$1,635,282	\$0	\$1,628,573	\$106,484	99.59%
103	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.02%	179	2,224	\$1,793,950	\$62,997	\$12,991,250	\$130,096	727.68%
104	COMPANION LIFE INSURANCE COMPANY	0.00%	269	63	\$296,413	\$0	\$170,000	\$83,045	57.35%
105	COMPBENEFITS INSURANCE COMPANY	0.00%	379	26	\$2,827	\$0	\$4,993	\$211	176.62%
106	CONNECTICUT GENERAL LIFE INS CO	0.04%	148	3,806	\$3,957,126	\$484,062	\$11,831,206	\$589,093	311.22%
107	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	229	1,524	\$608,977	\$0	\$665,108	\$12,353	109.22%
108	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	286	850	\$191,252	\$0	\$43,949	\$20,562	22.98%
109	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	253	1,362	\$375,701	\$211	\$886,319	\$43,584	235.97%
110	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	257	1,015	\$347,619	\$0	\$311,974	\$11,328	89.75%
111	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.02%	171	999	\$2,042,953	\$0	\$3,918,178	\$44,892	191.79%
112	COUNTRY LIFE INSURANCE COMPANY	0.06%	120	14,870	\$7,100,516	\$996,219	\$3,729,153	\$1,643,868	66.55%
113	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	345	430	\$24,086	\$3,360	\$23,976	\$4,487	113.49%
114	CSA FRATERNAL LIFE	0.00%	331	527	\$35,341	\$0	\$61,017	\$3,154	172.65%
115	CSI LIFE INSURANCE COMPANY	0.00%	381	8	\$2,552	\$0	\$633	\$41	24.80%
116	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.04%	136	26,840	\$4,840,008	\$0	\$6,288,639	\$1,753,166	129.93%
117	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	284	826	\$214,625	\$0	\$138,538	\$6,013	64.55%
118	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	383	4	\$2,369	\$0	\$0	\$50	0.00%
119	DELAWARE LIFE INSURANCE COMPANY	0.30%	55	9,953	\$33,896,131	\$0	\$107,150,356	\$96,693	316.11%
120	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	337	125	\$31,087	\$0	\$1,500	\$1,840	4.83%
121	EAGLE LIFE INSURANCE COMPANY	0.03%	151	61	\$3,848,647	\$0	\$45,642	\$0	1.19%
122	ELCO MUTUAL LIFE AND ANNUITY	0.14%	87	748	\$15,993,880	\$286	\$19,904,473	\$1,103	124.45%
123	EMC NATIONAL LIFE COMPANY	0.04%	144	12,073	\$4,181,777	\$17,641	\$6,041,084	\$944,748	144.88%
124	EPIC LIFE INSURANCE COMPANY THE	0.00%	353	100	\$16,914	\$0	\$0	\$2,936	0.00%
125	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.01%	216	2,218	\$914,868	\$0	\$596,468	\$16,434	65.20%
126	EQUITRUST LIFE INSURANCE COMPANY	0.40%	48	4,702	\$44,356,808	\$0	\$27,958,731	\$35,246	63.03%
127	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.01%	202	4,622	\$1,276,908	\$37,931	\$1,978,500	\$55,602	157.92%
128	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.00%	324	190	\$51,332	\$0	\$1,267	\$5,735	2.47%
129	FAMILY LIFE INSURANCE COMPANY	0.01%	231	1,538	\$596,902	\$702	\$606,819	\$26,822	101.78%
130	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	404	678	\$16	\$0	\$469,636	\$1,561	2935225.00%
131	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.40%	47	77,128	\$44,794,920	\$2,449,999	\$26,281,985	\$5,792,686	64.14%
132	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.24%	67	51,353	\$26,769,016	\$7,239	\$20,920,037	\$6,033,124	78.18%
133	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	306	340	\$109,666	\$3,592	\$571,813	\$17,957	524.69%
134	FEDERATED LIFE INSURANCE COMPANY	0.08%	112	6,100	\$9,341,653	\$0	\$8,940,516	\$1,190,761	95.71%
135	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.71%	34	11,505	\$79,393,019	\$3,557	\$42,083,778	\$762,909	53.01%
136	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.14%	89	2,291	\$15,145,046	\$0	\$20,635,262	\$69,415	136.25%
137	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	0.02%	168	3,070	\$2,417,311	\$41,083	\$1,557,566	\$453,418	66.13%

**2016 LIFE INSURANCE  
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138	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.09%	111	24,009	\$9,458,700	\$0	\$12,137,946	\$556,345	128.33%
139	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	405	923	\$12,878	\$0	\$49,313	\$5,713	-382.92%
140	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	292	479	\$148,368	\$225,987	\$1,775,452	\$8,683	1348.97%
141	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMP	0.23%	70	623	\$25,122,795	\$0	\$6,560,003	\$0	26.11%
142	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	355	168	\$16,470	\$5,866	\$65,570	\$4,942	433.73%
143	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	285	8	\$199,429	\$47	\$59,304	\$59	29.76%
144	FIRST GUARANTY INSURANCE COMPANY	0.00%	294	262	\$144,587	\$0	\$112,766	\$390	77.99%
145	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	363	3,575	\$10,303	\$0	\$44,281	\$1,740	429.79%
146	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.02%	170	4,288	\$2,231,892	\$0	\$4,299,537	\$1,215,458	192.64%
147	FORESTERS LIFE INSURANCE AND ANNUITY COMPAN	0.01%	201	515	\$1,290,184	\$2,207	\$460,393	\$46,221	35.86%
148	FORETHOUGHT LIFE INSURANCE COMPANY	0.69%	35	19,637	\$76,259,761	\$0	\$15,456,680	\$73,566	20.27%
149	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	259	711	\$336,747	\$0	\$177,670	\$28,697	52.76%
150	FUNERAL DIRECTORS LIFE INSURANCE CO	0.02%	167	3,065	\$2,443,538	\$596	\$1,345,567	\$10,423	55.09%
151	GARDEN STATE LIFE INSURANCE COMPANY	0.00%	252	505	\$389,109	\$0	\$332,722	\$34,204	85.51%
152	GBU FINANCIAL LIFE	0.02%	173	583	\$1,993,592	\$6,037	\$1,264,609	\$3,827	63.74%
153	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.19%	74	22,326	\$21,596,807	\$17,105,960	\$72,036,729	\$2,709,967	412.76%
154	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.29%	59	36,265	\$31,765,088	\$0	\$85,587,174	\$9,799,855	269.44%
155	GENWORTH LIFE INSURANCE COMPANY	0.06%	121	8,159	\$7,048,890	\$0	\$31,916,562	\$2,230,315	452.79%
156	GERBER LIFE INSURANCE COMPANY	0.07%	116	78,982	\$7,911,067	\$0	\$2,568,502	\$1,010,064	32.47%
157	GLENER LIFE INSURANCE SOCIETY	0.00%	267	577	\$302,835	\$1,607	\$637,850	\$16,931	211.16%
158	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.17%	80	177,972	\$18,840,326	\$4,245	\$11,821,309	\$1,901,651	62.77%
159	GOLDEN RULE INSURANCE COMPANY	0.01%	194	2,375	\$1,398,261	\$1,405	\$7,153,388	\$212,315	511.69%
160	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.00%	242	831	\$496,736	\$55,169	\$466,061	\$30,630	104.93%
161	GRANGE LIFE INSURANCE COMPANY	0.00%	304	110	\$119,592	\$0	\$50,209	\$31,939	41.98%
162	GREAT AMERICAN LIFE INSURANCE COMPANY	3.21%	3	12,609	\$357,376,997	\$0	\$48,028,772	\$151,872	13.44%
163	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	213	1,136	\$936,439	\$44	\$790,516	\$60,969	84.42%
164	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	268	620	\$299,954	\$5,920	\$802,149	\$34,424	269.40%
165	GREAT WESTERN INSURANCE COMPANY	0.01%	184	2,548	\$1,648,271	\$0	\$712,802	\$11,209	43.25%
166	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.42%	23	75,647	\$158,491,339	\$265,880	\$27,612,258	\$1,645,535	17.59%
167	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	240	5,634	\$501,279	\$0	\$553,918	\$45,844	110.50%
168	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	212	227	\$936,485	\$0	\$730,698	\$2,717	78.03%
169	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.06%	119	1,002	\$7,220,351	\$0	\$9,612,452	\$33,713	133.13%
170	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.29%	57	174,561	\$32,328,499	\$4,383,077	\$23,505,789	\$9,664,154	86.27%
171	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.14%	88	1,045	\$15,510,669	\$0	\$4,009,494	\$2,736	25.85%
172	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.28%	61	112,915	\$30,828,188	\$0	\$21,581,521	\$15,756,528	70.01%
173	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.34%	52	21,007	\$37,325,479	\$0	\$141,423,391	\$4,002,660	378.89%
174	HARTFORD LIFE INSURANCE COMPANY	0.47%	43	35,531	\$52,520,002	\$264	\$90,728,988	\$1,920,339	172.75%
175	HCC LIFE INSURANCE COMPANY	0.00%	375	10	\$4,633	\$0	\$0	\$503	0.00%
176	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	372	34	\$7,314	\$0	\$24,429	\$294	334.00%
177	HOMESTEADERS LIFE COMPANY	0.05%	131	13,898	\$5,231,813	\$0	\$3,905,565	\$56,952	74.65%
178	HORACE MANN LIFE INSURANCE COMPANY	0.05%	127	4,267	\$5,851,105	\$0	\$3,891,114	\$194,787	66.50%
179	HUMANA INSURANCE COMPANY	0.01%	199	10,650	\$1,341,385	\$0	\$653,727	\$325,761	48.74%
180	HUMANADENTAL INSURANCE COMPANY	0.00%	341	112	\$27,635	\$880	\$94,261	\$1,500	344.28%
181	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	342	476	\$27,584	\$381	\$244,466	\$2,616	887.64%
182	IDEALIFE INSURANCE COMPANY	0.00%	339	249	\$30,490	\$0	\$27,533	\$2,423	90.30%
183	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.01%	188	3,513	\$1,534,413	\$40,366	\$1,584,803	\$259,300	105.91%
184	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	405	5	\$0	\$0	\$0	\$433	N/A
185	INDEPENDENT ORDER OF FORESTERS THE	0.06%	124	10,166	\$6,953,092	\$269,823	\$4,549,687	\$413,788	69.31%
186	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.01%	227	11,715	\$622,334	\$0	\$660,192	\$189,749	106.08%
187	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	335	60	\$32,632	\$0	\$8,448	\$3,600	25.89%
188	INTEGRITY LIFE INSURANCE COMPANY	0.15%	86	1,259	\$17,110,823	\$0	\$13,183,630	\$8,217	77.05%
189	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	402	0	\$149	\$0	\$0	\$3	0.00%
190	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	321	583	\$53,243	\$2,629	\$88,113	\$3,856	170.43%
191	INVESTORS LIFE INSURANCE COMPANY OF NORTH AM	0.00%	255	891	\$352,241	\$599	\$743,526	\$43,658	211.25%
192	JACKSON NATIONAL LIFE INSURANCE COMPANY	2.77%	7	66,878	\$308,189,488	\$785,268	\$276,088,785	\$4,298,670	89.84%
193	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.09%	104	1,150	\$10,524,713	\$52,142	\$6,667,503	\$23,298	63.85%
194	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	291	190	\$150,003	\$0	\$427,636	\$17,331	285.08%
195	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	350	52	\$19,072	\$0	\$176,839	\$7,652	927.22%
196	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	2.66%	8	37,508	\$296,243,848	\$5,870,547	\$466,901,661	\$7,372,998	159.59%
197	KANAWHA INSURANCE COMPANY	0.00%	258	1,936	\$342,819	\$12,332	\$261,883	\$56,467	79.99%
198	KANSAS CITY LIFE INSURANCE COMPANY	0.19%	76	19,201	\$20,658,500	\$182,959	\$32,561,811	\$2,756,576	158.51%
199	KNIGHTS OF COLUMBUS	0.47%	42	70,003	\$52,704,043	\$9,516,609	\$32,898,902	\$3,911,489	80.48%
200	LAFAYETTE LIFE INSURANCE COMPANY THE	0.24%	66	3,430	\$27,223,205	\$2,999,477	\$14,731,998	\$978,091	65.13%
201	LANDMARK LIFE INSURANCE COMPANY	0.00%	288	301	\$165,363	\$0	\$44,315	\$2,052	26.80%
202	LEADERS LIFE INSURANCE COMPANY	0.00%	325	149	\$48,677	\$0	\$0	\$7,764	0.00%
203	LEWER LIFE INSURANCE COMPANY	0.00%	397	4	\$345	\$0	\$0	\$76	0.00%
204	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.17%	82	39,267	\$18,398,509	\$99,279	\$12,717,823	\$4,947,550	69.66%
205	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.05%	126	16,265	\$6,088,586	\$27	\$2,409,948	\$487,218	39.58%

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206	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.24%	68	116,002	\$26,628,388	\$0	\$24,942,142	\$13,086,485	93.67%
207	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.06%	125	4,266	\$6,679,644	\$4	\$8,341,698	\$387,292	124.88%
208	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	249	9,118	\$397,046	\$0	\$241,332	\$27,702	60.78%
209	LIFESecure INSURANCE COMPANY	0.00%	326	851	\$43,662	\$0	\$142,385	\$5,055	326.11%
210	LIFESHIELD NATIONAL INSURANCE CO	0.00%	347	150	\$23,286	\$0	\$1,999	\$4,566	8.58%
211	LINCOLN BENEFIT LIFE COMPANY	0.13%	91	10,409	\$14,220,604	\$3,347	\$13,779,851	\$3,299,280	96.92%
212	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.06%	123	20,410	\$6,978,283	\$5,677	\$4,152,529	\$119,480	59.59%
213	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.01%	214	156	\$932,697	\$2,462	\$2,026,134	\$24,588	217.50%
214	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.85%	5	52,773	\$316,950,255	\$360,546	\$313,575,198	\$14,006,825	99.05%
215	LOMBARD INTERNATIONAL LIFE ASSURANCE COMPAN	0.07%	118	10	\$7,723,266	\$0	\$5,877,716	\$23,514	76.10%
216	LONGEVITY INSURANCE COMPANY	0.00%	378	35	\$3,108	\$0	\$2,570	\$437	82.69%
217	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	293	813	\$148,096	\$1,588	\$686,308	\$10,793	464.49%
218	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	357	75	\$12,775	\$84	\$10,479	\$606	82.68%
219	LUMICO LIFE INSURANCE COMPANY	0.00%	287	225	\$186,952	\$0	\$555	\$9,882	0.30%
220	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	191	2,853	\$1,447,896	\$627	\$780,304	\$23,828	53.94%
221	MANHATTAN LIFE INSURANCE COMPANY	0.01%	193	267	\$1,406,574	\$5,724	\$234,556	\$7,184	17.08%
222	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	230	832	\$605,539	\$39	\$985,888	\$70,468	162.82%
223	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	2.77%	6	62,964	\$308,498,213	\$25,214,720	\$295,151,866	\$6,762,097	103.85%
224	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$130,689	\$0	N/A
225	MEDICO INSURANCE COMPANY	0.00%	318	190	\$64,409	\$9,710	\$105,282	\$1,101	178.53%
226	MEMBERS LIFE INSURANCE COMPANY	0.11%	97	17	\$12,775,106	\$0	\$515,423	\$301	4.03%
227	MERIT LIFE INSURANCE CO	0.02%	166	18,419	\$2,747,461	\$0	\$1,591,816	\$135,036	57.94%
228	METROPOLITAN LIFE INSURANCE COMPANY	2.02%	14	185,315	\$224,892,050	\$16,230,504	\$560,854,568	\$63,756,316	256.61%
229	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.02%	174	4,230	\$1,991,168	\$0	\$5,794,985	\$267,900	291.03%
230	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.56%	39	14,228	\$62,504,383	\$16,409	\$38,227,468	\$1,660,972	61.19%
231	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TI	0.00%	264	795	\$310,573	\$2,368	\$649,167	\$32,110	209.78%
232	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	333	146	\$34,112	\$3,790	\$58,224	\$3,740	181.80%
233	MINNESOTA LIFE INSURANCE COMPANY	1.62%	20	139,243	\$180,450,733	\$458,553	\$71,986,195	\$16,359,328	40.15%
234	MISSOURI VALLEY LIFE AND HEALTH INSURANCE COM	0.00%	238	15,441	\$510,915	\$0	\$230,000	\$154,410	45.02%
235	MML BAY STATE LIFE INSURANCE COMPANY	0.01%	232	629	\$570,370	\$0	\$2,440,576	\$88,963	427.89%
236	MODERN WOODMEN OF AMERICA	0.31%	53	28,521	\$34,505,993	\$355,585	\$27,357,028	\$917,639	80.31%
237	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	380	28	\$2,706	\$0	\$1,340	\$342	49.52%
238	MONY LIFE INSURANCE COMPANY	0.02%	180	4,548	\$1,788,200	\$1,036,332	\$5,196,935	\$181,042	348.58%
239	MONY LIFE INSURANCE COMPANY OF AMERICA	0.05%	130	1,914	\$5,441,580	\$0	\$3,233,230	\$534,132	59.42%
240	MOTORISTS LIFE INSURANCE COMPANY	0.00%	336	63	\$31,108	\$489	\$0	\$5,443	1.57%
241	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	274	2,097	\$269,623	\$0	\$111,890	\$19,552	41.50%
242	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.37%	50	2,329	\$41,269,429	\$1,530	\$43,254,519	\$31,312	104.81%
243	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN-AM	0.02%	172	1,191	\$2,030,148	\$87,938	\$2,889,048	\$202,991	146.64%
244	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	241	3,121	\$498,440	\$0	\$234,888	\$74,624	47.12%
245	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	310	-32	\$92,169	\$1,462	\$137,637	\$2,249	150.92%
246	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.00%	309	336	\$103,581	\$1,244	\$162,690	\$9,443	158.27%
247	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	399	1	\$248	\$0	\$5,574	\$41	2247.58%
248	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.11%	100	21,249	\$12,425,915	\$20,770	\$5,660,936	\$126,937	45.72%
249	NATIONAL HEALTH INSURANCE COMPANY	0.00%	396	2	\$450	\$0	\$0	\$20	0.00%
250	NATIONAL LIFE INSURANCE COMPANY	0.04%	135	2,056	\$4,862,076	\$2,705,516	\$5,034,789	\$438,610	159.20%
251	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.00%	265	1,183	\$304,417	\$0	\$75,712	\$78,581	24.87%
252	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.20%	72	5,090	\$22,501,330	\$3,624	\$21,731,521	\$48,349	96.59%
253	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.31%	54	5,243	\$34,226,972	\$1,575	\$8,071,543	\$2,283,901	23.59%
254	NATIONWIDE LIFE INSURANCE COMPANY	0.96%	32	30,025	\$106,571,033	\$337,296	\$125,225,784	\$1,036,613	117.82%
255	NEW ENGLAND LIFE INSURANCE COMPANY	0.03%	154	2,552	\$3,600,500	\$45,936	\$12,369,644	\$558,143	344.83%
256	NEW ERA LIFE INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$171	\$0	N/A
257	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWES	0.00%	405	24	\$0	\$0	\$15,543	\$80	N/A
258	NEW YORK LIFE INSURANCE AND ANNUITY CORPORAT	2.63%	9	21,647	\$292,423,756	\$0	\$215,875,417	\$2,647,265	73.82%
259	NEW YORK LIFE INSURANCE COMPANY	1.22%	28	118,106	\$135,238,940	\$21,991,469	\$100,051,768	\$9,604,255	90.24%
260	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH I	0.55%	40	12,672	\$61,528,999	\$0	\$35,898,842	\$2,180,631	58.34%
261	NORTH AMERICAN INSURANCE COMPANY	0.00%	405	1	\$0	\$0	\$0	\$5	N/A
262	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	2.59%	10	151,624	\$287,765,214	\$106,745,536	\$205,959,215	\$36,193,472	108.67%
263	NYLIFE INSURANCE COMPANY OF ARIZONA	0.01%	219	646	\$847,659	\$0	\$110,708	\$232,321	13.06%
264	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH C	0.00%	245	773	\$448,594	\$2,686	\$352,967	\$22,806	79.28%
265	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.17%	81	4,784	\$18,733,620	\$0	\$9,954,369	\$2,196,442	53.14%
266	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.46%	44	9,064	\$51,682,479	\$1,272,290	\$49,486,743	\$268,460	98.21%
267	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	222	1,398	\$750,180	\$847	\$664,958	\$93,749	88.75%
268	OLD AMERICAN INSURANCE COMPANY	0.05%	129	14,934	\$5,553,731	\$0	\$3,868,732	\$88,082	69.66%
269	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	280	1,234	\$236,998	\$0	\$212,535	\$66,541	89.68%
270	OLD SURETY LIFE INSURANCE COMPANY	0.00%	377	10	\$3,330	\$0	\$0	\$60	0.00%
271	OLD UNITED LIFE INSURANCE COMPANY	0.00%	328	382	\$42,765	\$0	\$2,034	\$5,356	4.76%
272	OPTUM INSURANCE OF OHIO INC	0.00%	368	13	\$8,197	\$0	\$2,490	\$124	30.38%
273	OXFORD LIFE INSURANCE COMPANY	0.03%	159	2,092	\$3,199,592	\$0	\$1,101,808	\$23,038	34.44%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	OZARK NATIONAL LIFE INSURANCE COMPANY	0.17%	78	45,738	\$19,095,874	\$68,677	\$11,031,147	\$1,504,274	58.13%
275	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	365	11	\$8,524	\$0	\$0	\$0	0.00%
276	PACIFIC LIFE & ANNUITY COMPANY	0.00%	234	492	\$550,481	\$0	\$6,318,117	\$0	1147.74%
277	PACIFIC LIFE INSURANCE COMPANY	1.76%	18	19,521	\$195,985,866	\$63,055	\$346,002,903	\$6,099,573	176.58%
278	PAN AMERICAN ASSURANCE COMPANY	0.00%	279	375	\$240,401	\$0	\$496,326	\$30,997	206.46%
279	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	327	243	\$43,637	\$13,633	\$341,353	\$8,837	813.50%
280	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	389	1	\$1,386	\$0	\$0	\$0	0.00%
281	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	340	492	\$29,385	\$0	\$158,900	\$1,368	540.75%
282	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.00%	235	1,110	\$533,291	\$0	\$494,353	\$92,126	92.70%
283	PEKIN LIFE INSURANCE COMPANY	0.02%	176	7,228	\$1,948,993	\$381	\$570,176	\$194,520	29.27%
284	PENN INSURANCE AND ANNUITY COMPANY THE	0.02%	165	640	\$2,762,785	\$0	\$612,565	\$177,777	22.17%
285	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.11%	101	4,139	\$12,238,597	\$500,460	\$10,121,214	\$313,617	86.79%
286	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	260	785	\$333,760	\$0	\$310,465	\$17,735	93.02%
287	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	283	265	\$214,879	\$0	\$75,898	\$53,377	35.32%
288	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.01%	211	1,412	\$954,562	\$0	\$0	\$96,103	0.00%
289	PHL VARIABLE INSURANCE COMPANY	0.10%	103	3,451	\$11,142,381	\$0	\$13,851,687	\$1,473,472	124.32%
290	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	271	242	\$293,693	\$0	\$36,638	\$201,066	12.47%
291	PHOENIX LIFE INSURANCE COMPANY	0.16%	85	16,770	\$17,283,071	\$4,352,933	\$27,547,247	\$919,504	184.57%
292	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	133	12,192	\$5,143,319	\$0	\$3,744,718	\$89,155	72.81%
293	PIONEER AMERICAN INSURANCE COMPANY	0.01%	215	1,777	\$921,788	\$0	\$222,012	\$21,220	24.08%
294	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	239	492	\$507,125	\$1,915	\$638,035	\$50,347	126.19%
295	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	314	155	\$73,979	\$6	\$27,570	\$2,560	37.28%
296	PLATEAU INSURANCE COMPANY	0.01%	221	5,908	\$794,003	\$0	\$216,691	\$52,665	27.29%
297	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	320	1,078	\$61,956	\$1,260	\$74,490	\$6,911	122.26%
298	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	316	502	\$69,204	\$190	\$71,251	\$1,619	103.23%
299	PRIMERICA LIFE INSURANCE COMPANY	0.29%	58	35,318	\$32,071,483	\$0	\$18,362,915	\$9,074,628	57.26%
300	PRINCIPAL LIFE INSURANCE COMPANY	2.96%	4	462,404	\$328,829,331	\$1,955,868	\$59,105,254	\$8,555,415	18.57%
301	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.09%	107	3,644	\$9,795,519	\$0	\$213,821	\$2,924,276	2.18%
302	PROFESSIONAL INSURANCE COMPANY	0.00%	367	19	\$8,287	\$0	\$10,480	\$662	126.46%
303	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	358	179	\$12,480	\$1,382	\$196,236	\$12,163	1583.48%
304	PROTECTIVE LIFE INSURANCE COMPANY	2.24%	12	42,142	\$249,677,773	\$20,243	\$338,599,598	\$10,448,524	135.62%
305	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	371	14	\$7,351	\$0	\$27,086	\$95	368.47%
306	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.07%	115	19,903	\$7,939,119	\$0	\$4,686,324	\$911,321	59.03%
307	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	401	2	\$157	\$0	\$0	\$27	0.00%
308	PRUCO LIFE INSURANCE COMPANY	1.99%	15	27,592	\$220,896,495	\$0	\$295,850,211	\$11,311,523	133.93%
309	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORAT	0.01%	205	23,189	\$1,034,517	\$0	\$131,120,937	\$5,982	12674.60%
310	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	2.33%	11	329,047	\$259,059,706	\$38,055,449	\$278,102,019	\$26,503,980	122.04%
311	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY	0.50%	41	3	\$55,597,672	\$0	\$59,818,815	\$0	107.59%
312	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	360	30	\$12,134	\$0	\$0	\$474	0.00%
313	PYRAMID LIFE INSURANCE COMPANY	0.00%	277	1,576	\$261,593	\$0	\$670,414	\$17,398	256.28%
314	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.26%	62	1,966	\$29,328,193	\$453	\$12,300,093	\$4,163,815	41.94%
315	RELIASTAR LIFE INSURANCE COMPANY	0.23%	69	274,898	\$25,924,754	\$226,209	\$40,725,185	\$17,251,457	157.96%
316	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	236	2,089	\$519,714	\$1,680	\$480,005	\$69,031	92.68%
317	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	0.00%	354	757	\$16,481	\$0	\$174,495	\$3,173	1058.76%
318	RESERVE NATIONAL INSURANCE COMPANY	0.01%	209	1,306	\$965,722	\$0	\$381,215	\$66,202	39.47%
319	RGA REINSURANCE COMPANY	0.01%	217	197	\$887,255	\$648,941	\$10,401,017	\$70,016	1245.41%
320	RIVERSOURCE LIFE INSURANCE COMPANY	0.66%	36	28,758	\$73,175,451	\$0	\$202,432,023	\$1,965,670	276.64%
321	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	392	128	\$804	\$1,508	\$13,529	\$594	1870.27%
322	ROYAL NEIGHBORS OF AMERICA	0.03%	162	7,023	\$2,959,462	\$63,415	\$1,069,303	\$71,100	38.27%
323	S USA LIFE INSURANCE COMPANY INC	0.00%	374	11	\$5,382	\$0	\$0	\$979	0.00%
324	SAGICOR LIFE INSURANCE COMPANY	0.11%	102	1,812	\$12,054,152	\$1,402	\$5,724,396	\$60,101	47.50%
325	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSA	0.02%	169	3,708	\$2,317,751	\$30,724	\$92,418	\$1,791,841	5.31%
326	SECURIAN LIFE INSURANCE COMPANY	0.11%	99	51,844	\$12,624,903	\$0	\$14,016,110	\$7,577,436	111.02%
327	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.42%	46	6,799	\$47,193,866	\$111,855	\$33,128,119	\$52,786	70.43%
328	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.11%	98	2,465	\$12,759,779	\$41,041	\$24,416,230	\$1,335,734	191.67%
329	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NE	0.01%	192	2,905	\$1,440,241	\$80,590	\$115,303	\$98,965	13.60%
330	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	224	1,795	\$705,121	\$0	\$281,504	\$13,256	39.92%
331	SENIOR LIFE INSURANCE COMPANY	0.01%	187	2,975	\$1,560,815	\$0	\$641,718	\$30,925	41.11%
332	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	398	24	\$297	\$0	\$26	\$29	8.75%
333	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.16%	83	3,705	\$18,060,913	\$2,457	\$7,731,276	\$167,447	42.82%
334	SETTLERS LIFE INSURANCE COMPANY	0.00%	276	736	\$265,370	\$1,850	\$56,163	\$7,463	21.86%
335	SHELTER LIFE INSURANCE COMPANY	0.30%	56	78,019	\$32,938,942	\$1,518,874	\$21,259,963	\$6,107,685	69.15%
336	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	243	1,081	\$464,880	\$1,028	\$630,698	\$46,660	135.89%
337	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	362	326	\$11,149	\$544	\$275,212	\$1,072	2473.37%
338	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	403	7	\$50	\$0	\$0	\$38	0.00%
339	STANDARD INSURANCE COMPANY	1.41%	24	170,253	\$157,055,407	\$38,933	\$182,045,054	\$7,773,186	115.94%
340	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	250	1,865	\$396,420	\$5,995	\$771,439	\$28,324	196.11%
341	STANDARD LIFE AND CASUALTY COMPANY	0.00%	382	9	\$2,408	\$57	\$612	\$62	27.78%

**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
342	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	386	35	\$2,070	\$68	\$12,222	\$344	593.72%
343	STARMOUNT LIFE INSURANCE COMPANY	0.00%	256	606	\$348,405	\$0	\$331,559	\$13,176	95.16%
344	STATE FARM LIFE INSURANCE COMPANY	1.45%	22	241,396	\$161,078,586	\$17,986,816	\$103,161,171	\$23,325,239	75.21%
345	STATE LIFE INSURANCE COMPANY	0.25%	65	2,190	\$28,162,365	\$28,026	\$10,211,624	\$162,452	36.36%
346	STATE MUTUAL INSURANCE COMPANY	0.00%	295	362	\$142,573	\$19,948	\$264,580	\$5,057	199.57%
347	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	322	77	\$52,920	\$0	\$17,243	\$1,034	32.58%
348	STERLING LIFE INSURANCE COMPANY	0.00%	308	189	\$106,536	\$0	\$39,071	\$2,277	36.67%
349	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.00%	251	642	\$395,825	\$0	\$187,121	\$37,500	47.27%
350	SUN LIFE ASSURANCE COMPANY OF CANADA	0.12%	96	36,473	\$12,840,789	\$1,112,009	\$16,497,815	\$2,081,439	137.14%
351	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	289	159	\$158,913	\$235	\$309,891	\$7,967	195.15%
352	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	356	165	\$13,306	\$0	\$0	\$8,130	0.00%
353	SURETY LIFE INSURANCE COMPANY	0.00%	266	559	\$304,264	\$0	\$336,728	\$38,556	110.67%
354	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	405	0	\$0	\$0	\$138,000	\$0	N/A
355	SYMETRA LIFE INSURANCE COMPANY	0.35%	51	14,210	\$39,103,109	\$139	\$33,847,103	\$1,342,502	86.56%
356	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	352	126	\$17,304	\$0	\$10,382	\$2,096	60.00%
357	TEACHERS INSURANCE AND ANNUITY ASSOCIATION O	1.97%	16	68,106	\$218,961,087	\$53,335,915	\$195,681,246	\$208,590	113.73%
358	TEXAS LIFE INSURANCE COMPANY	0.03%	149	13,313	\$3,873,763	\$569,031	\$1,991,054	\$442,653	66.09%
359	THE RELIABLE LIFE INSURANCE COMPANY	0.09%	106	126,119	\$9,945,546	\$27	\$8,968,916	\$597,072	90.18%
360	THRIVENT FINANCIAL FOR LUTHERANS	1.33%	25	82,658	\$147,845,173	\$5,537,884	\$104,283,247	\$5,639,056	74.28%
361	THRIVENT LIFE INSURANCE COMPANY	0.01%	189	429	\$1,474,508	\$0	\$1,896,174	\$11,916	128.60%
362	TIAA-CREF LIFE INSURANCE COMPANY	0.12%	94	1,626	\$13,385,947	\$0	\$3,237,826	\$975,398	24.19%
363	TIME INSURANCE COMPANY	0.01%	210	1,901	\$963,993	\$0	\$780,632	\$72,840	80.98%
364	TRANS WORLD ASSURANCE COMPANY	0.00%	302	341	\$123,746	\$0	\$52,063	\$35,583	42.07%
365	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	405	596	-\$99,744	\$0	\$10,964,339	\$46,644	-10992.48%
366	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	2.16%	13	1,067	\$240,624,563	\$0	\$13,321,558	\$9,329	5.54%
367	TRANSAMERICA LIFE INSURANCE COMPANY	1.24%	27	101,781	\$138,086,162	\$178,519	\$375,473,953	\$7,489,162	272.04%
368	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.28%	60	39,567	\$30,874,605	\$5,658	\$38,393,017	\$1,499,787	124.37%
369	TRUSTMARK INSURANCE COMPANY	0.04%	145	8,637	\$4,041,641	\$25,804	\$2,102,984	\$325,916	52.67%
370	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	370	51	\$7,819	\$0	\$10,483	\$895	134.07%
371	U S FINANCIAL LIFE INSURANCE COMPANY	0.03%	161	2,169	\$2,961,233	\$0	\$7,021,726	\$622,149	237.12%
372	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	317	49	\$66,850	\$0	\$30,767	\$1,105	46.02%
373	UNIFIED LIFE INSURANCE COMPANY	0.01%	226	3,214	\$657,152	\$3,848	\$404,848	\$44,900	62.19%
374	UNIMERICA INSURANCE COMPANY	0.00%	344	0	\$26,238	\$0	\$855,000	\$0	3258.63%
375	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	263	1,924	\$312,114	\$0	\$588,621	\$13,079	188.59%
376	UNION LABOR LIFE INSURANCE COMPANY	0.01%	204	27,181	\$1,059,753	\$2,645	\$700,924	\$166,848	66.39%
377	UNION SECURITY INSURANCE COMPANY	0.12%	95	117,100	\$12,857,760	\$5,750	\$6,783,885	\$5,184,817	52.81%
378	UNITED AMERICAN INSURANCE COMPANY	0.01%	198	3,053	\$1,347,933	\$0	\$5,084,666	\$18,084	377.22%
379	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	351	77	\$18,545	\$0	\$42,729	\$755	230.41%
380	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	278	5,370	\$243,554	\$23,515	\$833,164	\$20,801	351.74%
381	UNITED HEALTHCARE INSURANCE COMPANY	0.04%	143	1,458	\$4,232,208	\$0	\$1,794,877	\$1,345,668	42.41%
382	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.00%	334	196	\$34,020	\$0	\$10,000	\$4,705	29.39%
383	UNITED HERITAGE LIFE INSURANCE COMPANY	0.05%	134	5,227	\$5,079,836	\$16,228	\$3,254,908	\$49,270	64.39%
384	UNITED HOME LIFE INSURANCE COMPANY	0.01%	190	2,359	\$1,451,333	\$98	\$586,264	\$65,776	40.40%
385	UNITED INSURANCE COMPANY OF AMERICA	0.00%	305	5,433	\$114,966	\$0	\$262,032	\$13,392	227.92%
386	UNITED LIFE INSURANCE COMPANY	0.05%	132	2,483	\$5,194,142	\$0	\$5,806,710	\$135,897	111.79%
387	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.00%	311	279	\$80,510	\$0	\$107,879	\$2,901	133.99%
388	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.66%	37	119,774	\$73,121,504	\$322	\$38,847,789	\$6,397,175	53.13%
389	UNITED SECURITY ASSURANCE COMPANY OF PENNSY	0.00%	385	4	\$2,152	\$0	\$0	\$24	0.00%
390	UNITED STATES LIFE INSURANCE COMPANY NEW YOR	0.09%	105	1,234	\$10,193,833	\$2,840	\$11,366,417	\$346,274	111.53%
391	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	348	1,519	\$22,668	\$0	\$42,528	\$4,088	187.61%
392	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	196	3,265	\$1,366,606	\$0	\$943,177	\$18,202	69.02%
393	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	272	4,144	\$287,520	\$10,023	\$1,091,657	\$40,273	383.17%
394	UNUM INSURANCE COMPANY	0.00%	319	232	\$62,931	\$0	\$19,588	\$7,926	31.13%
395	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.26%	63	173,521	\$29,047,798	\$176,591	\$17,537,988	\$12,753,663	60.98%
396	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	376	130	\$4,287	\$0	\$13,552	\$255	316.12%
397	USAA LIFE INSURANCE COMPANY	0.17%	79	23,065	\$18,891,837	\$525,124	\$13,278,389	\$4,112,818	73.07%
398	USABLE LIFE	0.04%	147	1,371	\$4,003,625	\$0	\$3,919,500	\$1,398,983	97.90%
399	VANTIS LIFE INSURANCE COMPANY	0.00%	244	216	\$458,896	\$283	\$52,018	\$10,359	11.40%
400	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.62%	38	25,046	\$68,681,514	\$0	\$79,833,523	\$0	116.24%
401	VOYA INSURANCE AND ANNUITY COMPANY	0.20%	73	10,661	\$22,269,697	\$134,876	\$114,844,339	\$41,834	516.30%
402	VOYA RETIREMENT INSURANCE AND ANNUITY COMPA	1.76%	19	45,011	\$195,336,172	\$0	\$159,266,918	\$186,936	81.53%
403	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	208	6,232	\$1,007,701	\$46,896	\$7,262,556	\$62,251	725.36%
404	WEST COAST LIFE INSURANCE COMPANY	0.08%	113	9,036	\$8,580,134	\$133,864	\$10,519,755	\$3,782,682	124.17%
405	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN'	0.04%	142	32,728	\$4,387,509	\$1,692,178	\$10,634,273	\$311,294	280.94%
406	WESTERN CATHOLIC UNION	0.01%	186	7,908	\$1,572,575	\$62,190	\$6,335,975	\$97,437	406.86%
407	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.17%	77	15,713	\$19,423,920	\$0	\$40,823,872	\$473,727	210.17%
408	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	393	8	\$607	\$0	\$19,802	\$7	3262.27%
409	WILCAC LIFE INSURANCE COMPANY	0.00%	261	821	\$329,795	\$116,927	\$1,879,004	\$32	605.20%
410	WILCO LIFE INSURANCE COMPANY	0.02%	181	4,374	\$1,745,665	\$16,157	\$3,915,496	\$245,053	225.22%



**2016 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
411	WILLIAM PENN ASSOCIATION	0.01%	223	191	\$713,006	\$1,390	\$5,536	\$1,624	0.97%
412	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.00%	313	139	\$75,990	\$0	\$14,051	\$14,069	18.49%
413	WINDSOR LIFE INSURANCE COMPANY	0.00%	395	1	\$553	\$0	\$0	\$34	0.00%
414	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	373	382	\$5,516	\$2,279	\$15,887	\$804	329.33%
415	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.03%	157	4,543	\$3,307,347	\$206,412	\$3,281,967	\$155,816	105.47%
416	ZALE LIFE INSURANCE COMPANY	0.00%	346	1,896	\$23,980	\$0	\$0	\$1,625	0.00%
417	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.04%	140	2,212	\$4,664,521	\$0	\$16,078,874	\$624,752	344.71%
TOTAL		100.00%		6,815,225	\$11,124,724,973	\$364,510,990	\$9,724,962,782	\$576,425,318	90.69%



**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE  
2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSUREDS	TOTAL DIRECT PREMIUMS WRITTEN	TOTAL DIRECT PREMIUMS EARNED	TOTAL DIVIDENDS PAID	TOTAL DIRECT LOSSES PAID	TOTAL DIRECT LOSSES INCURRED	LOSS RATIO
<b><u>INDIVIDUAL</u></b>								
4.1	COMPREHENSIVE MEDICAL EXPENSE	335,310	\$1,566,263,404	\$1,579,256,632	\$2,548	\$1,338,566,398	\$1,353,851,215	85.73%
4.2	MEDICARE SUPPLEMENT	229,523	\$524,098,129	\$525,564,633	\$0	\$387,411,855	\$385,440,998	73.34%
4.3	LONG TERM CARE	122,476	\$216,940,674	\$214,069,833	\$0	\$183,558,794	\$201,804,311	94.27%
4.4	SPECIFIED DISEASE	281,583	\$83,865,775	\$84,153,719	\$3,505	\$38,676,703	\$40,913,514	48.62%
4.5	ACCIDENT ONLY	411,969	\$67,266,401	\$65,069,690	\$0	\$31,770,058	\$29,555,834	45.42%
4.6	DISABILITY INCOME	126,827	\$109,033,931	\$108,891,589	\$8,337,569	\$64,970,401	\$67,798,163	62.26%
4.7	DENTAL	101,838	\$34,348,959	\$33,888,563	\$0	\$19,272,543	\$19,798,837	58.42%
4.8	LIMITED BENEFIT	134,699	\$35,588,944	\$35,722,622	\$3,968	\$14,356,005	\$14,053,329	39.34%
4.9	SHORT TERM CREDIT DISABILITY	13,606	\$1,064,818	\$1,707,260	\$0	\$601,286	\$480,787	28.16%
4.10	LONG TERM CREDIT DISABILITY	27	\$6,056	\$10,187	\$0	\$7,249	-\$8,149	-79.99%
4.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
4.12	STOP LOSS	126,905	\$5,129,465	\$5,065,251	\$0	\$10,320,358	\$11,535,863	227.75%
4.13	MEDICARE PART D	358,579	\$286,020,800	\$290,238,250	\$0	\$246,839,637	\$230,773,846	79.51%
4.14	MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT	53,247	\$530,769,338	\$531,124,265	\$0	\$410,981,886	\$421,690,266	79.40%
4.15	TOTAL INDIVIDUAL	2,296,589	\$3,460,396,694	\$3,474,762,493	\$8,347,590	\$2,747,333,175	\$2,777,688,813	79.94%
<b><u>GROUP</u></b>								
5.1A	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER (2 - 50 EMPLOYEES)	869,547	\$1,155,849,485	\$1,157,345,761	\$0	\$862,070,854	\$871,260,520	75.28%
5.1B	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER	559,276	\$2,092,055,998	\$2,093,048,178	\$0	\$1,784,799,000	\$1,763,747,231	84.27%
5.1C	COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION	33,261	\$99,276,507	\$94,674,641	\$0	\$67,789,007	\$61,572,177	65.04%
5.1D	COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY	2	\$1,256	\$1,275	\$0	\$5	-\$120	-9.41%
5.1E	COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES	108,351	\$663,531,642	\$656,121,991	\$0	\$578,693,046	\$587,019,959	89.47%
5.2	MEDICARE SUPPLEMENT	869,690	\$211,238,135	\$210,714,050	\$0	\$168,473,712	\$168,726,289	80.07%
5.3	LONG TERM CARE	47,782	\$36,389,880	\$33,444,625	\$0	\$21,933,116	\$27,745,231	82.96%
5.4	SPECIFIED DISEASE	182,380	\$29,828,883	\$29,889,532	\$0	\$10,221,604	\$11,676,526	39.07%
5.5	ACCIDENT ONLY	5,229,711	\$99,625,472	\$99,977,796	\$5,712	\$38,745,037	\$42,554,006	42.56%
5.6	DISABILITY INCOME	1,171,344	\$295,990,569	\$296,296,097	\$439,953	\$230,257,414	\$237,201,404	80.06%
5.7	DENTAL	835,991	\$254,911,015	\$254,208,213	\$0	\$181,638,162	\$185,792,416	73.09%
5.8	LIMITED BENEFIT	2,756,662	\$178,558,033	\$178,793,182	\$7,424	\$123,566,934	\$122,777,963	68.67%
5.9	SHORT TERM CREDIT DISABILITY	78,341	\$9,768,406	\$11,530,020	\$0	\$3,678,436	\$3,477,512	30.16%
5.10	LONG TERM CREDIT DISABILITY	1,883	\$418,477	\$350,092	\$0	\$74,975	\$96,135	27.46%
5.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
5.12	STOP LOSS	1,383,188	\$357,408,725	\$355,763,844	\$15,260	\$272,922,956	\$260,208,900	73.14%
5.13	MEDICARE PART D	108,580	\$121,988,172	\$117,219,615	\$0	\$86,496,359	\$85,976,383	73.35%
5.14	MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT	57,943	\$726,048,216	\$727,949,453	\$0	\$470,959,721	\$495,151,121	68.02%
5.15	TOTAL GROUP	14,293,932	\$6,332,888,871	\$6,317,328,365	\$468,349	\$4,902,320,349	\$4,924,983,663	77.96%
<b><u>TOTAL INDIVIDUAL AND GROUP BUSINESS</u></b>								
6	TOTAL ACCIDENT AND HEALTH	16,590,522	\$9,793,285,565	\$9,792,090,858	\$8,815,939	\$7,649,653,524	\$7,702,672,476	78.66%
7.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES) (This data is a further break-out of line number 5.1a)	137,833	\$632,819,124	\$636,017,346	\$0	\$466,136,053	\$468,358,036	73.64%
8.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) in associations with rate differentials exceeding 20%	0	\$0	\$0	\$0	\$0	\$0	N/A
8.2	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) in associations with rate differentials NOT exceeding 20%	0	\$0	\$0	\$0	\$0	\$0	N/A
8.3	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: in association plans with rate differentials exceeding 20%	0	\$0	\$0	\$0	\$0	\$0	N/A
8.4	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: in association plans with rate differentials NOT exceeding 20%	0	\$0	\$0	\$0	\$0	\$0	N/A



**INDIVIDUAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**





**2016 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.03%	13	112	\$521,414	\$521,575	\$0	\$958,088	\$1,156,538	221.74%
2	ALL SAVERS INSURANCE COMPANY	11.04%	4	35,456	\$172,869,733	\$185,248,453	\$0	\$157,927,286	\$167,878,755	90.62%
3	AMERICAN FAMILY MUTUAL INSURANCE COMPANY S	0.00%	22	5	\$50,114	\$49,693	\$0	\$922	\$3,082	6.20%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	41	8	\$628	\$654	\$0	\$0	\$0	0.00%
5	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	30	22	\$8,636	\$8,775	\$0	\$7,357	-\$1,757	-20.02%
6	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	40	1	\$848	\$853	\$0	\$2,192	\$0	0.00%
7	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	29	7	\$11,907	\$12,087	\$0	\$25,747	\$18,172	150.34%
8	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	17.22%	3	56,434	\$269,680,738	\$269,680,738	\$0	\$246,762,116	\$263,626,990	97.76%
9	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.00%	33	19	\$4,023	\$3,837	\$0	-\$420	-\$348	-9.07%
10	CELTIC INSURANCE COMPANY	0.00%	20	2	\$72,469	\$72,469	\$0	\$86,303	\$28,045	38.70%
11	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	31	3	\$8,182	\$8,171	\$0	\$423	\$443	5.42%
12	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	45	0	\$0	\$0	\$0	\$0	-\$9	N/A
13	CIGNA HEALTH AND LIFE INSURANCE COMPANY	6.14%	5	22,613	\$96,200,249	\$101,976,016	\$0	\$61,703,810	\$59,704,313	58.55%
14	CONNECTICUT GENERAL LIFE INS CO	0.00%	44	2	\$21	-\$2,034	\$0	-\$994	-\$1,012	49.75%
15	CONTINENTAL CASUALTY COMPANY	0.00%	39	4	\$1,159	\$1,159	\$0	\$0	\$22	1.90%
16	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	30.13%	1	90,682	\$471,887,638	\$471,887,638	\$0	\$450,995,175	\$437,641,709	92.74%
17	COX HEALTH SYSTEMS INSURANCE COMPANY	2.06%	8	10,453	\$32,195,573	\$32,195,573	\$0	\$29,165,099	\$29,512,535	91.67%
18	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	42	30	\$507	\$516	\$0	\$200	\$200	38.76%
19	EVEREST REINSURANCE COMPANY	0.02%	14	1,328	\$237,692	\$237,692	\$0	\$13,327	\$57,019	23.99%
20	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	28	0	\$17,419	\$17,117	\$0	\$178,418	\$201,178	1175.31%
21	GOLDEN RULE INSURANCE COMPANY	0.30%	9	7,879	\$4,726,186	\$4,053,492	\$0	\$963,276	\$1,150,389	28.38%
22	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	35	9	\$2,871	\$4,343	\$0	\$4,377	-\$295	-6.79%
23	HCC LIFE INSURANCE COMPANY	0.13%	11	2,862	\$2,016,812	\$2,166,590	\$0	\$664,450	\$920,512	42.49%
24	HEALTH CARE SERVICE CORPORATION	0.01%	16	84	\$165,246	\$165,246	\$0	\$307,794	\$321,458	194.53%
25	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	26.16%	2	84,240	\$409,663,388	\$409,073,753	\$0	\$305,142,209	\$311,557,791	76.16%
26	HUMANA INSURANCE COMPANY	4.13%	6	15,060	\$64,673,507	\$62,017,314	\$0	\$45,906,214	\$47,113,949	75.97%
27	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	27	10	\$17,945	\$17,974	\$0	\$20,678	\$41,285	229.69%
28	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	43	5	\$454	\$461	\$0	\$0	\$0	0.00%
29	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	18	49	\$124,207	\$52,276	\$0	\$2,592	\$3,088	5.91%
30	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	45	0	-\$358	-\$358	\$0	-\$520	-\$656	183.24%
31	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	25	50	\$23,421	\$22,244	\$0	\$69,162	\$65,359	293.83%
32	NATIONAL HEALTH INSURANCE COMPANY	0.01%	17	1,744	\$127,781	\$1,556,576	\$0	\$272,329	\$732,259	47.04%
33	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.00%	32	0	\$4,412	\$5,601	\$0	\$0	-\$9,712	-173.40%
34	NEW YORK LIFE INSURANCE COMPANY	0.00%	26	61	\$19,063	\$19,016	\$2,548	\$3,028	\$2,698	14.19%
35	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	24	22	\$31,074	\$29,105	\$0	\$3,071	\$4,428	15.21%
36	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.01%	15	203	\$212,217	\$208,583	\$0	\$313,070	\$299,433	143.56%
37	RESERVE NATIONAL INSURANCE COMPANY	0.03%	12	201	\$532,719	\$511,735	\$0	\$357,365	\$359,672	70.28%
38	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	38	42	\$1,436	\$1,443	\$0	\$325,130	-\$108,776	-7538.18%
39	STANDARD LIFE AND CASUALTY COMPANY	0.00%	23	11	\$45,235	\$45,235	\$0	\$865	\$3,385	7.48%
40	STATE FARM MUTUAL AUTOMOBILE INSURANCE COI	0.01%	19	3	\$78,637	\$176,936	\$0	\$293,687	\$33,614	19.00%
41	THRIVENT FINANCIAL FOR LUTHERANS	0.00%	21	4	\$53,280	\$53,260	\$0	\$82,342	\$7,605	14.28%
42	TIME INSURANCE COMPANY	0.24%	10	0	\$3,761,037	\$441,384	\$0	\$2,414,087	-\$980,652	-222.18%
43	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	36	11	\$1,895	\$2,054	\$0	\$153	\$201	9.79%
44	TRUSTMARK INSURANCE COMPANY	0.00%	37	1	\$1,497	\$1,549	\$0	\$10,165	\$8,515	549.71%
45	UNITED HEALTHCARE LIFE INSURANCE COMPANY	2.31%	7	5,205	\$36,206,802	\$36,706,532	\$0	\$33,585,825	\$32,499,790	88.54%
46	UNITED SECURITY HEALTH AND CASUALTY INSURAN	0.00%	34	17	\$3,690	\$3,306	\$0	\$0	\$0	0.00%
47	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	45	356	\$0	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		335,310	\$1,566,263,404	\$1,579,256,632	\$2,548	\$1,338,566,398	\$1,353,851,215	85.73%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	0.00%	100	1	\$2,243	\$2,241	\$0	\$17,067	\$16,425	732.93%
2	AETNA HEALTH AND LIFE INSURANCE COMPANY	0.01%	81	40	\$30,301	\$29,745	\$0	\$26,318	\$28,076	94.39%
3	AETNA LIFE INSURANCE COMPANY	0.00%	109	0	\$0	\$0	\$0	\$20	\$20	N/A
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	87	13	\$12,746	\$12,746	\$0	\$15,002	\$15,002	117.70%
5	AMERICAN CONTINENTAL INSURANCE COMPANY	1.39%	10	3,235	\$7,308,614	\$7,303,531	\$0	\$4,814,110	\$4,793,291	65.63%
6	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.17%	46	243	\$871,826	\$884,759	\$0	\$649,293	\$692,831	78.31%
7	AMERICAN FAMILY MUTUAL INSURANCE COMPANY S	1.15%	13	1,918	\$6,026,231	\$6,161,555	\$0	\$4,162,586	\$4,045,782	65.66%
8	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	70	22	\$73,361	\$76,227	\$0	\$53,194	\$50,821	66.67%
9	AMERICAN INCOME LIFE INSURANCE CO	0.00%	106	0	\$429	\$1,147	\$0	\$263	-\$1,184	-103.23%
10	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	96	5	\$4,405	\$4,405	\$0	\$14,361	\$8,327	189.04%
11	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.01%	83	27	\$27,242	\$19,879	\$0	\$15,766	\$19,115	96.16%
12	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	88	1	\$7,793	\$7,724	\$0	\$6,856	\$6,351	82.22%
13	AMERICAN REPUBLIC CORP INSURANCE COMPANY	1.03%	15	2,116	\$5,386,379	\$5,414,564	\$0	\$3,575,218	\$3,548,534	65.54%
14	AMERICAN REPUBLIC INSURANCE COMPANY	1.13%	14	2,263	\$5,914,523	\$6,004,846	\$0	\$4,409,107	\$4,769,087	79.42%
15	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.37%	32	971	\$1,915,683	\$1,920,549	\$0	\$1,389,835	\$1,424,020	74.15%
16	ASSURED LIFE ASSOCIATION	0.01%	76	27	\$50,344	\$50,710	\$0	\$42,532	\$41,673	82.18%
17	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	90	4	\$6,759	\$6,714	\$0	\$1,987	-\$254	-3.78%
18	BANKERS FIDELITY ASSURANCE COMPANY	0.00%	102	0	\$1,950	\$0	\$0	\$0	\$0	N/A
19	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.33%	38	696	\$1,742,532	\$1,787,125	\$0	\$1,216,220	\$1,128,817	63.16%
20	BANKERS LIFE AND CASUALTY COMPANY	0.89%	18	1,630	\$4,660,972	\$4,813,139	\$0	\$3,114,346	\$2,964,511	61.59%
21	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	7.96%	4	14,234	\$41,738,552	\$41,738,552	\$0	\$29,734,909	\$29,600,157	70.92%
22	CELTIC INSURANCE COMPANY	0.01%	75	17	\$59,283	\$59,358	\$0	\$83,312	\$0	0.00%
23	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.02%	65	28	\$110,412	\$110,400	\$0	\$70,963	\$69,903	63.32%
24	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	107	1	\$383	\$346	\$0	\$306	\$435	125.72%
25	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.03%	60	51	\$175,463	\$184,550	\$0	\$109,820	\$112,800	61.12%
26	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	101	2	\$2,091	\$2,088	\$0	\$2,694	\$2,823	135.20%
27	CHRISTIAN FIDELITY LIFE INSURANCE CO	1.19%	12	1,710	\$6,248,654	\$6,337,203	\$0	\$4,175,516	\$4,125,516	65.10%
28	COLONIAL PENN LIFE INSURANCE COMPANY	2.05%	8	5,990	\$10,750,214	\$10,767,382	\$0	\$7,092,351	\$7,360,133	68.36%
29	COMBINED INSURANCE CO OF AMERICA	0.81%	20	2,095	\$4,266,620	\$4,010,605	\$0	\$3,324,716	\$2,686,458	66.98%
30	COMPANION LIFE INSURANCE COMPANY	0.25%	42	1,904	\$1,330,196	\$1,248,618	\$0	\$545,547	\$554,334	44.40%
31	CONNECTICUT GENERAL LIFE INS CO	0.00%	93	4	\$5,027	\$5,027	\$0	\$4,626	\$4,626	92.02%
32	CONSTITUTION LIFE INSURANCE COMPANY	0.36%	33	507	\$1,904,093	\$1,913,972	\$0	\$1,672,986	\$1,505,655	78.67%
33	CONTINENTAL GENERAL INSURANCE COMPANY	0.30%	39	531	\$1,570,171	\$1,596,555	\$0	\$1,137,547	\$1,123,570	70.37%
34	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.84%	19	1,276	\$4,406,231	\$4,391,835	\$0	\$2,185,432	\$2,188,270	49.83%
35	COUNTRY LIFE INSURANCE COMPANY	0.04%	57	76	\$215,807	\$217,180	\$0	\$142,790	\$142,129	65.44%
36	CSA FRATERNAL LIFE	0.00%	94	2	\$4,891	\$5,293	\$0	\$4,845	\$4,855	91.72%
37	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN'	0.66%	23	1,018	\$3,457,524	\$3,530,150	\$0	\$2,203,106	\$2,096,460	59.39%
38	FAMILY LIFE INSURANCE COMPANY	0.05%	54	78	\$273,313	\$273,313	\$0	\$201,529	\$201,529	73.74%
39	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN'	0.28%	41	551	\$1,466,199	\$1,457,991	\$0	\$924,661	\$928,958	63.71%
40	FORETHOUGHT LIFE INSURANCE COMPANY	0.03%	63	200	\$137,291	\$137,254	\$0	\$99,052	\$97,496	71.03%
41	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.12%	49	128	\$650,227	\$661,158	\$0	\$338,613	\$331,802	50.18%
42	GENWORTH LIFE INSURANCE COMPANY	0.00%	84	4	\$23,501	\$24,081	\$0	\$31,261	\$30,645	127.26%
43	GERBER LIFE INSURANCE COMPANY	0.17%	47	240	\$871,660	\$875,246	\$0	\$589,976	\$581,561	66.45%
44	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.20%	44	508	\$1,059,202	\$1,104,345	\$0	\$1,015,109	\$1,002,873	90.81%
45	GOLDEN RULE INSURANCE COMPANY	0.35%	34	700	\$1,852,041	\$1,866,820	\$0	\$1,451,137	\$1,310,164	70.18%
46	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.11%	50	225	\$570,519	\$579,124	\$0	\$500,825	\$478,959	82.70%
47	GREAT AMERICAN LIFE INSURANCE COMPANY	0.03%	61	50	\$174,679	\$175,686	\$0	\$110,361	\$104,894	59.71%
48	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.02%	67	28	\$96,578	\$100,027	\$0	\$70,250	\$70,198	70.18%
49	HEALTH CARE SERVICE CORPORATION	0.33%	37	667	\$1,743,124	\$1,743,124	\$0	\$1,916,088	\$1,923,393	110.34%
50	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	16.39%	2	33,464	\$85,873,800	\$85,873,800	\$0	\$64,441,085	\$62,042,315	72.25%
51	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.20%	45	270	\$1,033,884	\$1,040,720	\$0	\$687,149	\$677,606	65.11%
52	HUMANA INSURANCE COMPANY	2.30%	7	5,595	\$12,066,109	\$12,066,109	\$0	\$9,398,679	\$9,373,394	77.68%
53	IDEALIFE INSURANCE COMPANY	0.01%	77	9	\$42,383	\$42,998	\$0	\$12,357	\$15,021	34.93%
54	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & A	1.34%	11	4,255	\$6,997,797	\$6,725,349	\$0	\$4,101,147	\$4,469,665	66.46%
55	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	82	32	\$30,294	\$31,649	\$0	\$57,232	\$52,653	166.37%
56	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	80	12	\$31,916	\$33,676	\$0	\$73,265	\$71,703	212.92%
57	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	98	2	\$2,695	\$3,120	\$0	\$5,674	\$5,655	181.25%
58	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.01%	79	22	\$33,918	\$33,918	\$0	\$25,310	\$50,267	148.20%
59	LIFESecure INSURANCE COMPANY	0.00%	104	1	\$1,159	\$1,144	\$0	\$815	\$815	71.24%
60	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	89	2	\$7,790	\$7,791	\$0	\$11,164	\$10,866	139.47%
61	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.51%	28	912	\$2,660,167	\$2,665,341	\$0	\$1,863,301	\$1,830,135	68.66%
62	MANHATTAN LIFE INSURANCE COMPANY	0.89%	17	4,164	\$4,681,371	\$4,619,253	\$0	\$3,233,259	\$3,486,916	75.49%
63	MEDICO CORP LIFE INSURANCE COMPANY	0.01%	71	44	\$67,174	\$65,736	\$0	\$84,271	\$91,248	138.81%
64	MEDICO INSURANCE COMPANY	0.08%	53	142	\$437,566	\$449,901	\$0	\$312,003	\$297,329	66.09%
65	MUTUAL OF OMAHA INSURANCE COMPANY	28.33%	1	71,564	\$148,460,925	\$149,194,387	\$0	\$117,544,582	\$118,574,965	79.48%
66	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	99	3	\$2,485	\$2,696	\$0	\$0	\$0	0.00%
67	NATIONAL HEALTH INSURANCE COMPANY	0.00%	108	0	\$7	\$267	\$0	\$18,226	\$18,226	6826.22%
68	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	92	3	\$5,749	\$5,749	\$0	\$4,751	\$4,751	82.64%
69	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.01%	72	28	\$65,096	\$66,052	\$0	\$82,043	\$83,930	127.07%
70	NEW YORK LIFE INSURANCE COMPANY	0.02%	66	25	\$109,317	\$116,600	\$0	\$66,264	\$67,193	57.63%
71	NORTH AMERICAN INSURANCE COMPANY	0.43%	31	725	\$2,269,743	\$2,306,206	\$0	\$1,944,202	\$1,945,234	84.35%
72	OLD AMERICAN INSURANCE COMPANY	0.00%	103	3	\$1,175	\$1,175	\$0	\$3	\$2,140	182.13%
73	OLD SURETY LIFE INSURANCE COMPANY	2.49%	6	6,326	\$13,044,574	\$13,035,138	\$0	\$8,096,364	\$8,158,054	62.59%
74	OMAHA INSURANCE COMPANY	0.03%	59	170	\$178,368	\$176,530	\$0	\$135,943	\$148,728	84.25%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
75	OXFORD LIFE INSURANCE COMPANY	0.44%	30	2,037	\$2,330,817	\$2,363,176	\$0	\$1,932,232	\$1,950,811	82.55%
76	PACIFICARE LIFE AND HEALTH INSURANCE COMPAN	0.00%	109	0	\$0	\$0	\$0	-\$25	-\$43	N/A
77	PEKIN LIFE INSURANCE COMPANY	0.10%	51	397	\$509,163	\$435,865	\$0	\$211,592	\$244,013	55.98%
78	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	69	15	\$75,808	\$76,124	\$0	\$49,934	\$48,372	63.54%
79	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	105	1	\$959	\$963	\$0	\$2,951	\$3,750	389.41%
80	PHYSICIANS LIFE INSURANCE COMPANY	0.29%	40	559	\$1,511,274	\$1,515,382	\$0	\$1,290,996	\$1,287,472	84.96%
81	PHYSICIANS MUTUAL INSURANCE COMPANY	0.63%	24	1,681	\$3,277,859	\$3,284,508	\$0	\$2,308,205	\$2,331,645	70.99%
82	PROVIDENT AMERICAN LIFE AND HEALTH INSURANC	0.01%	74	20	\$61,815	\$61,725	\$0	\$25,538	\$24,977	40.46%
83	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.03%	62	30	\$163,321	\$163,448	\$0	\$68,107	\$75,750	46.35%
84	PYRAMID LIFE INSURANCE COMPANY	0.02%	68	30	\$80,495	\$81,049	\$0	\$64,469	\$72,130	89.00%
85	RESERVE NATIONAL INSURANCE COMPANY	0.51%	27	985	\$2,666,626	\$2,688,482	\$0	\$2,064,374	\$2,037,875	75.80%
86	ROYAL NEIGHBORS OF AMERICA	0.03%	58	25	\$182,537	\$192,119	\$0	\$97,762	\$95,588	49.75%
87	SHELTER LIFE INSURANCE COMPANY	0.04%	56	98	\$222,300	\$228,499	\$0	\$248,558	\$304,119	133.09%
88	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	73	7	\$62,548	\$62,574	\$0	\$15,716	\$15,933	25.46%
89	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.24%	43	688	\$1,267,722	\$1,286,025	\$0	\$821,452	\$787,766	61.26%
90	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	2.02%	9	3,853	\$10,576,320	\$10,511,544	\$0	\$8,027,054	\$8,260,090	78.58%
91	STATE MUTUAL INSURANCE COMPANY	0.05%	55	61	\$246,743	\$247,644	\$0	\$135,799	\$150,866	60.92%
92	STERLING INVESTORS LIFE INSURANCE COMPANY	0.02%	64	30	\$127,404	\$127,124	\$0	\$83,200	\$81,888	64.42%
93	STERLING LIFE INSURANCE COMPANY	0.71%	22	1,357	\$3,745,927	\$3,814,385	\$0	\$2,745,406	\$2,744,995	71.96%
94	THRIVENT FINANCIAL FOR LUTHERANS	0.56%	26	1,152	\$2,921,227	\$2,881,257	\$0	\$1,826,347	\$1,842,898	63.96%
95	TRANSAMERICA LIFE INSURANCE COMPANY	0.90%	16	2,765	\$4,692,757	\$5,084,606	\$0	\$2,285,112	\$3,010,502	59.21%
96	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	9.30%	3	24,062	\$48,757,463	\$48,793,342	\$0	\$37,762,773	\$36,311,094	74.42%
97	TRUSTMARK INSURANCE COMPANY	0.00%	86	6	\$15,135	\$15,657	\$0	\$11,305	\$9,469	60.48%
98	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	97	33	\$3,840	\$6,012	\$0	\$11,151	\$9,559	159.00%
99	UNIFIED LIFE INSURANCE COMPANY	0.01%	78	19	\$41,249	\$42,951	\$0	\$21,345	\$17,012	39.61%
100	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	91	3	\$6,027	\$7,228	\$0	\$302	\$213	2.95%
101	UNION LABOR LIFE INSURANCE COMPANY	0.00%	95	1	\$4,658	\$4,655	\$0	\$306	-\$196	-4.21%
102	UNITED AMERICAN INSURANCE COMPANY	0.57%	25	1,182	\$3,011,816	\$3,049,660	\$0	\$1,778,907	\$2,066,963	67.78%
103	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.14%	48	275	\$752,869	\$760,954	\$0	\$662,289	\$612,771	80.53%
104	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.09%	52	187	\$487,129	\$496,520	\$0	\$488,461	\$583,605	117.54%
105	UNITED OF OMAHA LIFE INSURANCE COMPANY	5.47%	5	9,546	\$28,653,291	\$28,846,972	\$0	\$19,832,992	\$19,498,071	67.59%
106	UNITED WORLD LIFE INSURANCE COMPANY	0.49%	29	788	\$2,546,443	\$2,577,207	\$0	\$1,797,606	\$1,756,405	68.15%
107	USAA LIFE INSURANCE COMPANY	0.80%	21	1,974	\$4,189,994	\$4,181,580	\$0	\$3,006,196	\$3,073,038	73.49%
108	WASHINGTON NATIONAL INSURANCE COMPANY	0.34%	36	520	\$1,781,649	\$1,829,635	\$0	\$1,227,203	\$1,215,001	66.41%
109	WESTERN CATHOLIC UNION	0.34%	35	1,316	\$1,787,187	\$1,636,425	\$0	\$1,028,272	\$1,229,527	75.13%
110	WILCO LIFE INSURANCE COMPANY	0.00%	85	10	\$22,016	\$25,142	\$0	\$14,470	\$16,419	65.31%
TOTAL		100.00%		229,523	\$524,098,129	\$525,564,633	\$0	\$387,411,855	\$385,440,998	73.34%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	1.27%	17	1,251	\$2,760,149	\$2,801,904	\$0	\$4,149,307	\$3,451,849	123.20%
2	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	80	2	\$5,888	\$5,888	\$0	\$0	\$0	0.00%
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	2.27%	13	3,281	\$4,918,918	\$4,965,071	\$0	\$3,219,849	\$3,267,860	65.82%
4	ALLSTATE LIFE INSURANCE COMPANY	0.00%	84	1	\$1,026	\$1,026	\$0	\$0	\$0	0.00%
5	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF (	0.16%	47	426	\$347,433	\$301,324	\$0	\$588,094	\$681,806	226.27%
6	AMERICAN FAMILY MUTUAL INSURANCE COMPANY S	0.32%	33	483	\$693,017	-\$213,940	\$0	\$589,507	\$454,780	-212.57%
7	AMERICAN FIDELITY ASSURANCE COMPANY	0.19%	44	281	\$404,421	\$383,871	\$0	\$241,022	-\$365,583	-95.24%
8	AMERICAN GENERAL LIFE INSURANCE CO	0.16%	46	137	\$351,322	\$358,291	\$0	\$688,481	\$998,688	278.74%
9	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.15%	48	201	\$332,663	\$336,662	\$0	\$1,066,763	\$1,058,551	314.43%
10	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	83	1	\$2,255	\$2,235	\$0	\$11,174	\$10,349	463.04%
11	AMERICAN REPUBLIC INSURANCE COMPANY	0.20%	42	315	\$435,570	\$447,458	\$0	\$563,143	\$583,116	130.32%
12	ASSURITY LIFE INSURANCE COMPANY	0.04%	64	18	\$82,314	\$71,459	\$0	\$0	\$0	0.00%
13	AUTO OWNERS LIFE INSURANCE COMPANY	0.15%	49	170	\$316,578	\$312,627	\$0	\$95,529	\$188,873	60.41%
14	BANKERS LIFE AND CASUALTY COMPANY	8.81%	3	11,838	\$19,122,957	\$20,634,728	\$0	\$18,153,435	\$22,356,163	108.34%
15	BERKSHIRE LIFE INSURANCE COMPANY OF AMERIC/	0.51%	27	282	\$1,100,326	\$1,167,473	\$0	\$53,303	-\$706,072	-60.48%
16	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	0.27%	38	357	\$592,527	\$592,527	\$0	\$471,310	\$471,310	79.54%
17	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.69%	24	699	\$1,489,503	\$1,763,366	\$0	\$3,294,316	\$206,040	11.68%
18	CATHOLIC ORDER OF FORESTERS	0.01%	73	20	\$20,114	\$20,114	\$0	\$23,760	\$22,800	113.35%
19	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	79	9	\$7,405	\$7,504	\$0	\$32,160	\$88,351	1177.39%
20	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	78	7	\$8,106	\$8,095	\$0	\$28,737	\$30,103	371.87%
21	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.08%	55	101	\$171,589	\$225,568	\$0	\$466,286	\$359,101	159.20%
22	CINCINNATI LIFE INSURANCE COMPANY THE	0.01%	72	23	\$25,697	\$27,167	\$0	\$949	\$2,124	7.82%
23	CMFG LIFE INSURANCE COMPANY	0.43%	29	808	\$935,179	\$950,617	\$0	\$59,822	\$609,758	64.14%
24	COMBINED INSURANCE CO OF AMERICA	0.01%	70	13	\$27,956	\$22,625	\$0	\$31,649	\$31,902	141.00%
25	CONSTITUTION LIFE INSURANCE COMPANY	0.04%	63	51	\$95,322	\$95,816	\$0	\$336,607	\$302,940	316.17%
26	CONTINENTAL CASUALTY COMPANY	2.63%	11	2,964	\$5,712,021	\$3,279,135	\$0	\$9,249,835	\$9,778,567	298.21%
27	CONTINENTAL GENERAL INSURANCE COMPANY	0.68%	25	977	\$1,477,365	\$1,604,950	\$0	\$1,982,463	\$1,790,988	111.59%
28	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.05%	61	79	\$98,340	\$98,019	\$0	\$363,999	\$364,471	371.84%
29	COUNTRY LIFE INSURANCE COMPANY	0.24%	40	355	\$517,679	\$511,843	\$0	\$185,837	\$270,145	52.78%
30	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN'	3.85%	9	3,238	\$8,357,835	\$8,387,275	\$0	\$8,597,269	-\$4,534,960	-54.07%
31	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.10%	52	178	\$225,651	\$226,402	\$0	\$271,223	\$282,213	124.65%
32	FORETHOUGHT LIFE INSURANCE COMPANY	0.12%	51	57	\$264,265	\$264,265	\$0	\$0	\$0	0.00%
33	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.06%	57	155	\$130,592	\$133,522	\$0	\$693,389	\$691,372	517.80%
34	GENWORTH LIFE INSURANCE COMPANY	21.21%	1	25,727	\$46,016,352	\$46,039,204	\$0	\$38,145,089	\$50,354,530	109.37%
35	GREAT AMERICAN LIFE INSURANCE COMPANY	0.04%	62	84	\$95,547	\$100,139	\$0	\$0	-\$2,060	-2.06%
36	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.41%	31	443	\$899,693	\$902,863	\$0	\$478,113	\$734,964	81.40%
37	GUARANTY INCOME LIFE INSURANCE COMPANY	0.02%	67	42	\$48,183	\$48,112	\$0	\$46,086	\$45,773	95.14%
38	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.02%	66	81	\$51,302	\$56,485	\$0	\$358,604	\$365,457	647.00%
39	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.17%	45	172	\$360,067	\$342,953	\$0	\$723,174	\$714,066	208.21%
40	JOHN ALDEN LIFE INSURANCE COMPANY	0.19%	43	481	\$408,622	\$410,515	\$0	\$1,215,402	\$607,160	147.90%
41	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPA	0.00%	85	12	\$0	\$276	\$0	\$0	\$0	0.00%
42	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	10.58%	2	12,057	\$22,956,208	\$23,263,161	\$0	\$15,055,717	\$19,547,043	84.03%
43	KANAWHA INSURANCE COMPANY	0.25%	39	178	\$546,191	\$546,191	\$0	\$1,087,901	\$1,174,781	215.09%
44	KNIGHTS OF COLUMBUS	1.52%	16	2,965	\$3,294,140	\$3,348,581	\$0	\$856,342	\$1,130,423	33.76%
45	LIFESECURE INSURANCE COMPANY	0.29%	35	504	\$629,601	\$604,968	\$0	\$0	-\$799	-0.13%
46	LINCOLN BENEFIT LIFE COMPANY	0.71%	23	2,085	\$1,545,966	\$1,567,845	\$0	\$2,026,457	\$3,011,815	192.10%
47	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.08%	54	63	\$175,420	\$166,372	\$0	\$119,071	\$98,882	59.43%
48	LONGEVITY INSURANCE COMPANY	0.00%	82	4	\$3,970	\$3,970	\$0	\$102,488	\$102,488	2581.56%
49	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	76	12	\$11,086	\$13,423	\$0	\$0	-\$1,123	-8.37%
50	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	1.23%	18	1,289	\$2,660,555	\$2,692,199	\$0	\$287,789	\$806,835	29.97%
51	MEDAMERICA INSURANCE COMPANY	0.51%	28	789	\$1,097,261	\$1,124,806	\$0	\$475,684	\$478,050	42.50%
52	MEDICO INSURANCE COMPANY	0.00%	81	2	\$5,212	\$5,150	\$0	\$0	\$6,262	121.59%
53	METROPOLITAN LIFE INSURANCE COMPANY	4.69%	5	5,139	\$10,169,959	\$10,169,959	\$0	\$3,487,283	\$3,921,581	38.56%
54	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.02%	69	26	\$34,055	\$33,565	\$0	\$46,600	\$46,600	138.84%
55	MINNESOTA LIFE INSURANCE COMPANY	0.05%	60	54	\$98,723	\$96,496	\$0	\$0	\$0	0.00%
56	MUTUAL OF OMAHA INSURANCE COMPANY	4.29%	6	4,585	\$9,316,613	\$9,068,531	\$0	\$4,251,349	\$4,864,602	53.64%
57	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	0.01%	71	32	\$26,104	\$26,104	\$0	\$0	\$0	0.00%
58	NEW YORK LIFE INSURANCE COMPANY	2.27%	12	2,867	\$4,926,238	\$4,933,536	\$0	\$1,783,381	\$2,473,433	50.14%
59	NORTHWESTERN LONG TERM CARE INSURANCE CO	6.40%	4	6,244	\$13,881,138	\$13,655,931	\$0	\$1,319,030	\$3,303,865	24.19%
60	PENNSYLVANIA LIFE INSURANCE COMPANY	0.13%	50	199	\$279,867	\$283,124	\$0	\$484,736	\$484,950	171.29%
61	PHYSICIANS MUTUAL INSURANCE COMPANY	0.42%	30	567	\$913,332	\$922,878	\$0	\$818,483	\$859,152	93.09%
62	PRINCIPAL LIFE INSURANCE COMPANY	0.05%	59	128	\$111,680	\$83,310	\$0	\$24,725	\$12,157	14.59%
63	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.28%	36	256	\$615,557	\$640,406	\$0	\$258,427	\$401,202	62.65%
64	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	1.54%	15	1,397	\$3,337,170	\$3,320,433	\$0	\$1,451,455	\$1,858,908	55.98%
65	PYRAMID LIFE INSURANCE COMPANY	0.03%	65	22	\$72,942	\$73,444	\$0	\$178,757	\$199,997	272.31%
66	RIVERSOURCE LIFE INSURANCE COMPANY	1.69%	14	2,340	\$3,663,238	\$3,708,201	\$0	\$5,373,982	\$5,442,418	146.77%
67	SENIOR HEALTH INSURANCE COMPANY OF PENNSYL	1.13%	19	1,539	\$2,442,829	\$3,095,408	\$0	\$7,201,310	\$6,833,919	220.78%
68	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.02%	68	50	\$41,892	\$42,677	\$0	\$18,119	\$34,091	79.88%
69	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	3.98%	8	4,416	\$8,644,396	\$5,427,616	\$0	\$3,075,391	\$3,475,601	64.04%
70	STATE LIFE INSURANCE COMPANY	0.27%	37	324	\$595,284	\$597,532	\$0	\$387,840	\$568,834	95.20%
71	STATE MUTUAL INSURANCE COMPANY	0.00%	77	12	\$8,388	\$8,419	\$0	\$118,734	\$131,908	1566.79%
72	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.10%	53	122	\$206,709	\$209,023	\$0	\$397,673	\$531,600	254.33%
73	THRIVENT FINANCIAL FOR LUTHERANS	3.29%	10	4,999	\$7,138,770	\$7,090,088	\$0	\$10,079,980	\$7,670,564	108.19%
74	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	56	59	\$131,839	\$131,943	\$0	\$19,091	\$25,391	19.24%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
75	TIME INSURANCE COMPANY	0.40%	32	769	\$869,636	\$881,401	\$0	\$3,314,890	\$6,494,548	736.84%
76	TRANSAMERICA LIFE INSURANCE COMPANY	4.14%	7	5,478	\$8,984,882	\$9,333,865	\$0	\$12,999,282	\$13,948,497	149.44%
77	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.06%	58	99	\$129,554	\$129,912	\$0	\$161,693	\$182,345	140.36%
78	UNION SECURITY INSURANCE COMPANY	0.79%	22	1,137	\$1,711,056	\$1,837,839	\$0	\$2,147,829	\$6,352,333	345.64%
79	UNITED AMERICAN INSURANCE COMPANY	0.24%	41	384	\$515,555	\$523,879	\$0	\$1,080,339	\$1,116,997	213.22%
80	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.01%	74	3	\$17,764	\$17,540	\$0	\$0	\$0	0.00%
81	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.84%	21	969	\$1,824,899	\$1,858,098	\$0	\$112,901	\$127,361	6.85%
82	UNITED SECURITY ASSURANCE COMPANY OF PENNS	0.60%	26	586	\$1,303,899	\$1,311,052	\$0	\$694,799	\$753,452	57.47%
83	UNUM LIFE INSURANCE COMPANY OF AMERICA	1.10%	20	1,568	\$2,387,522	\$2,646,376	\$0	\$4,646,610	\$6,668,771	252.00%
84	WASHINGTON NATIONAL INSURANCE COMPANY	0.32%	34	329	\$687,220	\$864,469	\$0	\$1,136,970	\$1,097,082	126.91%
85	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.01%	75	9	\$14,605	\$14,678	\$0	\$0	\$0	0.00%
TOTAL		100.00%		122,476	\$216,940,674	\$214,069,833	\$0	\$183,558,794	\$201,804,311	94.27%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	84	2	\$622	\$622	\$0	\$100	\$100	16.08%
2	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF (	33.44%	1	144,446	\$28,045,604	\$28,229,563	\$0	\$13,737,289	\$15,335,260	54.32%
3	AMERICAN FIDELITY ASSURANCE COMPANY	5.74%	5	14,599	\$4,810,021	\$4,737,195	\$0	\$2,077,015	\$2,036,738	42.99%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.34%	24	1,302	\$287,417	\$300,959	\$0	\$88,986	\$90,745	30.15%
5	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	91	6	\$278	\$287	\$0	\$50	\$34	11.85%
6	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.67%	10	7,602	\$1,404,379	\$1,398,360	\$0	\$1,014,926	\$1,019,528	72.91%
7	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	89	11	\$405	\$430	\$0	\$0	\$0	0.00%
8	AMERICAN INCOME LIFE INSURANCE CO	0.21%	30	1,980	\$178,843	\$179,682	\$0	\$39,046	\$60,142	33.47%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.13%	36	375	\$112,916	\$113,839	\$0	\$63,965	\$97,799	85.91%
10	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.05%	51	35	\$40,523	\$40,326	\$0	\$20,238	\$26,011	64.50%
11	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	72	40	\$2,076	\$2,097	\$0	\$0	\$32	1.53%
12	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	73	17	\$1,784	\$1,784	\$0	\$0	\$0	0.00%
13	ASSURITY LIFE INSURANCE COMPANY	0.19%	32	222	\$158,256	\$157,040	\$0	\$174,906	\$179,357	114.21%
14	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	105	20	\$0	\$0	\$0	\$0	\$0	N/A
15	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.10%	41	235	\$82,154	\$84,256	\$0	\$38,135	\$35,714	42.39%
16	BANKERS LIFE AND CASUALTY COMPANY	0.65%	18	1,261	\$546,884	\$543,553	\$0	\$93,119	\$112,798	20.75%
17	CANADA LIFE ASSURANCE COMPANY	0.01%	68	6	\$4,609	\$5,076	\$0	\$24,084	\$24,084	474.47%
18	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	79	2	\$1,086	\$1,132	\$0	\$533	\$407	35.95%
19	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	93	2	\$257	\$251	\$0	\$0	\$0	0.00%
20	CENTRAL UNITED LIFE INSURANCE COMPANY	1.50%	11	1,891	\$1,260,070	\$1,258,290	\$0	\$264,950	\$277,560	22.06%
21	CHESAPEAKE LIFE INSURANCE COMPANY THE	1.73%	9	5,312	\$1,451,313	\$1,439,419	\$0	\$340,000	\$239,236	16.62%
22	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	96	1	\$200	\$200	\$0	\$0	\$0	0.00%
23	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	100	4	\$84	\$123	\$0	\$0	\$26	21.14%
24	CITIZENS SECURITY LIFE INS CO	0.00%	99	1	\$95	\$99	\$0	\$0	\$0	0.00%
25	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	4.22%	6	8,931	\$3,542,647	\$3,549,403	\$0	\$1,937,075	\$1,927,799	54.31%
26	COMBINED INSURANCE CO OF AMERICA	2.39%	7	9,729	\$2,006,969	\$2,051,102	\$0	\$1,357,468	\$1,521,049	74.16%
27	CONSTITUTION LIFE INSURANCE COMPANY	0.10%	40	245	\$83,865	\$84,300	\$0	\$30,905	\$27,814	32.99%
28	CONTINENTAL CASUALTY COMPANY	0.00%	87	2	\$437	\$437	\$0	\$0	\$0	0.00%
29	CONTINENTAL GENERAL INSURANCE COMPANY	0.44%	22	1,450	\$368,062	\$368,704	\$0	\$182,660	\$192,786	52.29%
30	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.42%	23	963	\$348,931	\$347,791	\$0	\$87,541	\$87,655	25.20%
31	EMC NATIONAL LIFE COMPANY	0.08%	45	89	\$65,333	\$65,111	\$0	\$35,531	\$37,117	57.01%
32	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN'	0.11%	39	326	\$90,262	\$92,365	\$0	\$12,257	-\$40	-0.04%
33	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	102	2	\$80	\$68	\$0	\$0	\$0	0.00%
34	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	6.76%	4	16,586	\$5,668,025	\$5,664,265	\$0	\$952,841	\$967,642	17.08%
35	FAMILY LIFE INSURANCE COMPANY	0.00%	69	10	\$3,950	\$3,950	\$0	\$0	\$0	0.00%
36	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	1.44%	12	1,180	\$1,208,395	\$1,187,408	\$0	\$237,460	\$267,752	22.55%
37	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	57	267	\$12,988	\$13,821	\$0	\$1,200	\$1,850	13.39%
38	GOLDEN RULE INSURANCE COMPANY	0.17%	34	647	\$144,673	\$145,043	\$0	\$10,000	\$10,000	6.89%
39	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	80	11	\$981	\$972	\$0	\$0	\$0	0.00%
40	GUARANTEE TRUST LIFE INSURANCE COMPANY	9.03%	3	5,587	\$7,569,726	\$7,688,334	\$0	\$2,335,031	\$2,082,385	27.08%
41	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	70	77	\$3,847	\$3,847	\$0	\$0	\$0	0.00%
42	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.25%	28	485	\$206,194	\$207,558	\$0	\$12,761	\$12,584	6.06%
43	HORACE MANN LIFE INSURANCE COMPANY	0.00%	83	4	\$706	\$698	\$0	\$0	-\$1	-0.14%
44	HUMANA INSURANCE COMPANY	0.01%	61	49	\$9,382	\$9,382	\$0	-\$388	\$250	2.66%
45	HUMANADENTAL INSURANCE COMPANY	0.00%	95	1	\$203	\$203	\$0	\$28	\$38	18.72%
46	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	97	3	\$176	\$176	\$0	\$9	\$9	5.11%
47	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	78	18	\$1,313	\$1,313	\$0	\$0	\$0	0.00%
48	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	88	2	\$416	\$416	\$0	\$0	-\$297	-71.39%
49	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.04%	53	215	\$31,251	\$31,775	\$0	\$1,903	\$1,690	5.32%
50	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	76	5	\$1,486	\$1,585	\$0	\$2,161	\$2,671	168.52%
51	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	77	4	\$1,451	\$1,419	\$0	\$0	-\$30	-2.11%
52	KANAWHA INSURANCE COMPANY	0.21%	31	1,008	\$172,585	\$173,912	\$0	\$102,694	\$931,759	535.76%
53	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	103	2	\$64	\$64	\$0	\$0	\$16	25.00%
54	LIBERTY NATIONAL LIFE INSURANCE COMPANY	1.78%	8	5,189	\$1,491,444	\$1,496,314	\$0	\$726,971	\$755,884	50.52%
55	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	104	0	\$6	\$6	\$0	\$0	\$0	0.00%
56	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	98	3	\$131	\$131	\$0	\$0	\$0	0.00%
57	LIFESECURE INSURANCE COMPANY	0.01%	65	38	\$5,810	\$5,980	\$0	\$370	\$286	4.78%
58	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.83%	17	3,296	\$696,471	\$696,508	\$0	\$300,470	\$332,346	47.72%
59	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	75	0	\$1,596	\$1,546	\$0	\$0	\$221	14.29%
60	MEDICO INSURANCE COMPANY	0.05%	48	170	\$43,711	\$42,654	\$0	\$2,042	\$10,705	25.10%
61	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.01%	63	48	\$7,422	\$7,421	\$0	\$0	\$27	0.36%
62	MUTUAL OF OMAHA INSURANCE COMPANY	1.33%	16	7,324	\$1,117,482	\$1,133,587	\$0	\$526,295	\$1,437,152	126.78%
63	NATIONAL CASUALTY COMPANY	0.00%	86	4	\$441	\$478	\$0	\$0	\$0	0.00%
64	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.01%	58	57	\$10,881	\$11,807	\$0	\$0	\$0	0.00%
65	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	105	3	\$0	\$0	\$0	\$0	\$0	N/A
66	NATIONAL HEALTH INSURANCE COMPANY	0.00%	101	8	\$83	\$1,009	\$0	\$0	\$700	69.38%
67	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	1.35%	14	3,074	\$1,134,482	\$1,134,835	\$0	\$254,741	\$289,868	25.54%
68	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.01%	64	9	\$7,019	\$7,019	\$0	\$150	\$88	1.25%
69	OLD AMERICAN INSURANCE COMPANY	0.00%	71	86	\$2,901	\$3,139	\$0	\$0	-\$147	-4.68%
70	OZARK NATIONAL LIFE INSURANCE COMPANY	0.07%	47	1,001	\$55,831	\$56,638	\$0	\$12,825	\$12,775	22.56%
71	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	92	1	\$269	\$268	\$0	\$0	\$0	0.00%
72	PENNSYLVANIA LIFE INSURANCE COMPANY	0.07%	46	144	\$61,639	\$62,356	\$0	\$95,520	\$95,562	153.25%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.30%	26	928	\$251,179	\$251,108	\$0	\$58,936	\$56,962	22.68%
74	PHYSICIANS MUTUAL INSURANCE COMPANY	0.12%	38	515	\$100,898	\$103,699	\$0	\$71,031	\$74,239	71.59%
75	PROFESSIONAL INSURANCE COMPANY	0.02%	56	89	\$19,685	\$19,877	\$0	\$50,000	\$50,000	251.55%
76	PROTECTIVE LIFE INSURANCE COMPANY	0.18%	33	102	\$147,353	\$144,862	\$0	\$225,938	\$227,985	157.38%
77	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	1.34%	15	5,705	\$1,126,821	\$1,123,119	\$0	\$305,934	\$281,164	25.03%
78	PYRAMID LIFE INSURANCE COMPANY	0.04%	52	67	\$32,184	\$32,406	\$0	\$0	\$0	0.00%
79	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.04%	54	29	\$30,433	\$29,524	\$0	\$317,598	\$331,005	1121.14%
80	RESERVE NATIONAL INSURANCE COMPANY	0.50%	20	738	\$418,834	\$437,116	\$0	\$208,506	\$202,312	46.28%
81	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	85	2	\$507	\$506	\$0	\$0	\$0	0.00%
82	SETTLERS LIFE INSURANCE COMPANY	0.01%	67	1	\$4,923	\$4,972	\$0	\$0	\$0	0.00%
83	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.13%	37	277	\$106,750	\$108,691	\$0	\$144,007	\$183,767	169.07%
84	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.00%	74	3	\$1,638	\$1,592	\$0	\$0	\$0	0.00%
85	STATE MUTUAL INSURANCE COMPANY	1.38%	13	1,131	\$1,154,633	\$1,158,851	\$0	\$91,128	\$101,240	8.74%
86	STERLING INVESTORS LIFE INSURANCE COMPANY	0.09%	43	126	\$71,914	\$77,499	\$0	\$30,403	\$30,403	39.23%
87	STERLING LIFE INSURANCE COMPANY	0.10%	42	109	\$79,727	\$74,643	\$0	\$23,202	\$36,331	48.67%
88	THE RELIABLE LIFE INSURANCE COMPANY	0.17%	35	746	\$141,083	\$141,149	\$0	\$20,000	\$7,201	5.10%
89	TIME INSURANCE COMPANY	0.28%	27	810	\$232,496	\$233,409	\$0	\$52,253	\$53,168	22.78%
90	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.00%	105	1	-\$58	-\$58	\$0	\$0	\$0	0.00%
91	TRANSAMERICA LIFE INSURANCE COMPANY	0.46%	21	807	\$383,078	\$383,123	\$0	\$461,620	\$438,164	114.37%
92	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.01%	60	182	\$9,913	\$9,910	\$0	\$831	-\$15,288	-154.27%
93	TRUSTMARK INSURANCE COMPANY	0.05%	50	214	\$43,137	\$44,625	\$0	\$2,500	\$2,094	4.69%
94	UNIFIED LIFE INSURANCE COMPANY	0.05%	49	171	\$43,706	\$44,215	\$0	\$13,862	\$12,472	28.21%
95	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	59	74	\$10,494	\$10,654	\$0	\$3,352	\$2,795	26.23%
96	UNION LABOR LIFE INSURANCE COMPANY	0.00%	105	0	\$0	\$5,166	\$0	\$10,839	\$20,238	391.75%
97	UNITED AMERICAN INSURANCE COMPANY	0.30%	25	1,555	\$253,289	\$252,166	\$0	\$134,876	\$143,607	56.95%
98	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	90	0	\$324	\$347	\$0	\$0	-\$5,347	-1540.92%
99	UNITED HOME LIFE INSURANCE COMPANY	0.00%	81	2	\$806	\$785	\$0	\$0	\$0	0.00%
100	UNITED INSURANCE COMPANY OF AMERICA	0.00%	82	24	\$764	\$763	\$0	\$376	\$237	31.06%
101	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.08%	44	163	\$70,016	\$69,189	\$0	\$12,295	\$12,295	17.77%
102	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	94	24	\$251	\$276	\$0	\$0	\$0	0.00%
103	UNITED SECURITY HEALTH AND CASUALTY INSURAN	0.01%	66	18	\$5,648	\$4,992	\$0	\$0	\$0	0.00%
104	VOYA INSURANCE AND ANNUITY COMPANY	0.01%	62	87	\$8,208	\$8,306	\$0	\$3,147	\$3,276	39.44%
105	WASHINGTON NATIONAL INSURANCE COMPANY	16.51%	2	17,806	\$13,849,313	\$13,827,803	\$0	\$8,409,010	\$7,277,609	52.63%
106	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.57%	19	746	\$480,321	\$482,401	\$0	\$364,582	\$378,959	78.56%
107	WILCO LIFE INSURANCE COMPANY	0.23%	29	504	\$192,038	\$192,648	\$0	\$464,614	\$463,090	240.38%
108	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.03%	55	102	\$21,576	\$21,684	\$3,505	\$0	\$0	0.00%
	TOTAL	100.00%		281,583	\$83,865,775	\$84,153,719	\$3,505	\$38,676,703	\$40,913,514	48.62%

**2015 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INSURANCE COMPANY	0.44%	22	496	\$294,107	\$299,355	\$0	\$95,190	\$90,391	30.20%
2	ACE AMERICAN INSURANCE COMPANY	0.01%	63	48	\$3,672	\$3,672	\$0	\$0	-\$31	-0.84%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	67	4	\$3,062	\$3,130	\$0	\$0	\$0	0.00%
4	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	101	2	\$172	\$170	\$0	\$0	\$0	0.00%
5	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	110	0	\$0	\$0	\$0	\$0	-\$336	N/A
6	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	86	12,281	\$554	\$554	\$0	\$0	-\$340	-61.37%
7	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF (	47.77%	1	170,213	\$32,130,654	\$32,358,105	\$0	\$16,404,980	\$15,589,711	48.18%
8	AMERICAN FAMILY MUTUAL INSURANCE COMPANY (	0.00%	75	32	\$1,257	\$1,401	\$0	\$0	\$0	0.00%
9	AMERICAN FIDELITY ASSURANCE COMPANY	3.50%	5	6,886	\$2,357,177	\$2,330,942	\$0	\$916,930	\$922,660	39.58%
10	AMERICAN GENERAL LIFE INSURANCE CO	3.10%	6	8,030	\$2,083,450	\$2,132,769	\$0	\$95,408	\$190,324	8.92%
11	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	73	1	\$1,281	\$1,291	\$0	\$0	\$0	0.00%
12	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.58%	19	1,342	\$387,899	\$385,832	\$0	\$120,902	\$117,270	30.39%
13	AMERICAN HOME ASSURANCE COMPANY	0.01%	61	10	\$4,200	\$5,073	\$0	\$0	-\$333	-6.56%
14	AMERICAN INCOME LIFE INSURANCE CO	1.54%	10	28,162	\$1,034,863	\$1,036,590	\$0	\$280,730	\$368,667	35.57%
15	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	40	429	\$28,926	\$29,529	\$0	\$0	-\$10	-0.03%
16	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.01%	56	28	\$6,186	\$6,156	\$0	\$250	\$321	5.21%
17	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	93	5	\$264	\$282	\$0	\$52	\$0	0.00%
18	ASSURANCEAMERICA INSURANCE COMPANY	0.12%	36	1,500	\$77,372	\$75,941	\$0	\$0	\$0	0.00%
19	ASSURITY LIFE INSURANCE COMPANY	0.23%	30	508	\$156,088	\$158,870	\$0	\$24,063	\$23,338	14.69%
20	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	78	17	\$963	\$888	\$0	\$2,150	\$1,829	205.97%
21	ATLANTA LIFE INSURANCE COMPANY	0.00%	106	22	\$136	\$136	\$0	\$0	\$0	0.00%
22	AUTO CLUB LIFE INSURANCE COMPANY	0.01%	60	100	\$5,406	\$5,692	\$0	\$0	\$14,976	263.11%
23	AXA EQUITABLE LIFE INSURANCE COMPANY	0.06%	39	310	\$39,185	\$38,813	\$0	\$0	\$0	0.00%
24	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	109	1	\$11	\$11	\$0	\$0	\$0	0.00%
25	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	76	5	\$1,172	\$1,202	\$0	\$0	\$34	2.83%
26	BANKERS LIFE AND CASUALTY COMPANY	0.01%	58	85	\$5,554	\$5,755	\$0	\$0	-\$218	-3.79%
27	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.35%	25	867	\$236,634	\$229,173	\$0	\$29,266	\$31,483	13.74%
28	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	107	4	\$16	\$15	\$0	\$0	\$0	0.00%
29	CENTRAL UNITED LIFE INSURANCE COMPANY	0.03%	45	71	\$19,403	\$19,376	\$0	\$8,922	\$9,346	48.23%
30	CHESAPEAKE LIFE INSURANCE COMPANY THE	1.44%	12	8,291	\$965,294	\$962,012	\$0	\$306,000	\$304,900	31.69%
31	CMFG LIFE INSURANCE COMPANY	0.00%	88	38	\$510	\$563	\$0	\$0	\$0	0.00%
32	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	5.61%	3	10,353	\$3,776,946	\$3,793,392	\$0	\$1,114,503	\$1,099,244	28.98%
33	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	96	3	\$225	\$225	\$0	\$2,600	\$2,645	1175.56%
34	COLORADO BANKERS LIFE INS CO	0.01%	59	15	\$5,415	\$5,372	\$0	\$0	\$0	0.00%
35	COMBINED INSURANCE CO OF AMERICA	2.46%	7	15,286	\$1,656,660	\$1,693,538	\$0	\$348,422	\$268,701	15.87%
36	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	50	56	\$12,656	\$12,532	\$0	\$960	\$713	5.69%
37	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN	0.00%	87	2	\$520	\$520	\$0	\$0	\$0	0.00%
38	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	69	136	\$2,045	\$2,045	\$0	\$0	\$0	0.00%
39	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	1.71%	9	2,630	\$1,149,709	\$1,148,946	\$0	\$117,978	\$121,410	10.57%
40	FAMILY LIFE INSURANCE COMPANY	0.00%	74	12	\$1,261	\$1,261	\$0	\$293	\$293	23.24%
41	FARMERS MUTUAL HAIL INSURANCE COMPANY OF I	0.00%	92	22	\$345	\$359	\$0	\$0	\$0	0.00%
42	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.51%	20	2,630	\$344,436	\$343,685	\$0	\$366,473	\$410,738	119.51%
43	FEDERAL INSURANCE COMPANY	0.50%	21	1,003	\$337,286	\$330,995	\$0	\$768	\$11,148	3.37%
44	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	98	52	\$224	\$265	\$0	\$0	\$0	0.00%
45	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.32%	27	1,348	\$214,822	\$211,091	\$0	\$29,507	\$33,271	15.76%
46	GERBER LIFE INSURANCE COMPANY	0.32%	28	2,641	\$213,686	\$214,565	\$0	\$0	\$0	0.00%
47	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.83%	17	4,714	\$557,117	\$573,056	\$0	\$100,000	\$222,811	38.88%
48	GOLDEN RULE INSURANCE COMPANY	0.02%	51	541	\$11,955	\$7,197	\$0	\$816	\$4,382	60.89%
49	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	90	3	\$403	\$403	\$0	\$0	\$7	1.74%
50	GUARANTEE TRUST LIFE INSURANCE COMPANY	1.13%	15	4,625	\$758,504	\$761,077	\$0	\$470,102	\$454,057	59.66%
51	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	77	45	\$1,002	\$1,002	\$0	\$0	\$0	0.00%
52	HCC LIFE INSURANCE COMPANY	12.69%	2	12	\$8,533,554	\$5,986,653	\$0	\$6,901,557	\$5,312,546	88.74%
53	HORACE MANN LIFE INSURANCE COMPANY	0.00%	104	7	\$147	\$147	\$0	\$0	\$0	0.00%
54	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	108	1	\$14	\$14	\$0	\$0	\$0	0.00%
55	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.07%	37	261	\$47,814	\$47,807	\$0	\$10,455	\$9,044	18.92%
56	INDEPENDENT ORDER OF FORESTERS THE	0.12%	35	284	\$81,758	\$81,758	\$0	\$0	\$0	0.00%
57	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	85	44	\$585	\$591	\$0	\$0	\$0	0.00%
58	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	103	1	\$155	\$155	\$0	\$0	\$123	79.35%
59	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	100	3	\$182	\$134	\$0	\$0	\$0	0.00%
60	KANAWHA INSURANCE COMPANY	0.13%	34	252	\$85,606	\$85,606	\$0	\$10,105	\$8,826	10.31%
61	LIBERTY NATIONAL LIFE INSURANCE COMPANY	1.31%	13	17,430	\$883,143	\$886,062	\$0	\$437,860	\$461,296	52.06%
62	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.03%	44	5	\$21,606	\$23,044	\$0	\$0	\$726	3.15%
63	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	105	41	\$146	\$180	\$0	\$0	\$0	0.00%
64	LIFECURE INSURANCE COMPANY	0.00%	83	4	\$640	\$627	\$0	\$0	-\$5	-0.80%
65	LIFESHIELD NATIONAL INSURANCE CO	0.00%	72	1	\$1,739	\$1,808	\$0	\$0	\$0	0.00%
66	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	53	185	\$8,905	\$8,905	\$0	\$0	\$0	0.00%
67	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.22%	32	752	\$147,892	\$149,046	\$0	\$29,777	\$54,490	36.56%
68	MAPFRE LIFE INSURANCE COMPANY	0.00%	71	26	\$1,883	\$1,934	\$0	\$0	\$0	0.00%
69	MARKEL INSURANCE COMPANY	0.39%	23	72,316	\$264,844	\$282,057	\$0	\$34,656	\$2,576	0.91%
70	MEDICO INSURANCE COMPANY	0.00%	94	4	\$250	\$249	\$0	\$0	\$0	0.00%
71	MERIT LIFE INSURANCE CO	0.35%	26	1,270	\$236,391	\$236,391	\$0	\$46,384	\$42,525	17.99%
72	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	110	2	\$0	\$0	\$0	\$0	\$0	N/A



**2015 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.04%	42	118	\$25,554	\$25,554	\$0	\$4,199	\$3,149	12.32%
74	MUTUAL OF OMAHA INSURANCE COMPANY	1.19%	14	6,020	\$802,953	\$800,422	\$0	\$600,952	\$612,626	76.54%
75	NATIONAL CASUALTY COMPANY	0.00%	82	18	\$670	\$740	\$0	\$0	-\$100	-13.51%
76	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	102	1	\$168	\$168	\$0	\$0	\$0	0.00%
77	NATIONAL HEALTH INSURANCE COMPANY	0.00%	96	14	\$225	\$2,947	\$0	-\$144	\$831	28.20%
78	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.85%	16	1,356	\$568,864	\$569,041	\$0	\$169,038	\$192,347	33.80%
79	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.00%	99	1	\$206	\$206	\$0	\$0	\$0	0.00%
80	NORTH AMERICAN SPECIALTY INSURANCE COMPAN	0.00%	110	0	\$0	\$0	\$0	\$1,494	\$1,494	N/A
81	OLD AMERICAN INSURANCE COMPANY	0.01%	54	221	\$7,627	\$7,678	\$0	\$0	\$174	2.27%
82	OLD REPUBLIC INSURANCE COMPANY	0.00%	110	3	\$0	\$71	\$0	\$1,493	\$964	1357.75%
83	OLD REPUBLIC LIFE INSURANCE COMPANY	0.01%	64	229	\$3,520	\$3,520	\$0	\$525	\$525	14.91%
84	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	84	3	\$601	\$596	\$0	\$0	\$0	0.00%
85	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.00%	110	0	\$0	\$144	\$0	\$0	\$0	0.00%
86	PENNSYLVANIA LIFE INSURANCE COMPANY	0.66%	18	370	\$441,757	\$446,897	\$0	\$134,833	\$134,893	30.18%
87	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.07%	38	232	\$46,176	\$43,246	\$0	\$5,988	\$5,510	12.74%
88	PHYSICIANS MUTUAL INSURANCE COMPANY	0.04%	41	151	\$28,822	\$29,166	\$0	\$1,450	\$1,492	5.12%
89	PROFESSIONAL INSURANCE COMPANY	0.01%	62	16	\$3,682	\$3,718	\$0	\$14,912	\$14,912	401.08%
90	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	2.01%	8	5,242	\$1,350,376	\$1,321,351	\$0	\$145,679	\$134,031	10.14%
91	RELiance STANDARD LIFE INSURANCE COMPANY	0.01%	65	21	\$3,428	\$3,428	\$0	\$0	\$0	0.00%
92	RESERVE NATIONAL INSURANCE COMPANY	0.22%	31	761	\$148,378	\$143,104	\$0	\$20,392	\$4,958	3.46%
93	SAGICOR LIFE INSURANCE COMPANY	0.00%	80	2	\$867	\$887	\$0	\$0	\$0	0.00%
94	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	89	35	\$450	\$468	\$0	\$0	\$0	0.00%
95	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.02%	48	773	\$15,078	\$15,813	\$0	\$0	-\$350	-2.21%
96	STARMOUNT LIFE INSURANCE COMPANY	0.01%	57	43	\$5,679	\$5,691	\$0	\$50,906	\$50,906	894.50%
97	THE RELIABLE LIFE INSURANCE COMPANY	0.26%	29	2,442	\$176,125	\$176,479	\$0	\$64,497	\$82,755	46.89%
98	THE TRAVELERS PROTECTIVE ASSOCIATION OF AME	0.04%	43	1,393	\$24,491	\$24,491	\$0	\$10,703	\$8,483	34.64%
99	TIME INSURANCE COMPANY	1.51%	11	3,869	\$1,012,600	\$1,025,277	\$0	\$82,200	\$98,943	9.65%
100	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	91	7	\$397	\$402	\$0	\$0	\$0	0.00%
101	TRANSAMERICA LIFE INSURANCE COMPANY	0.39%	24	3,159	\$264,283	\$280,507	\$0	\$28,176	\$29,824	10.63%
102	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.02%	52	180	\$11,122	\$11,125	\$0	\$0	\$0	0.00%
103	TRAVELERS INDEMNITY COMPANY	0.00%	110	0	\$0	\$253	\$0	\$0	\$0	0.00%
104	TRUSTMARK INSURANCE COMPANY	0.03%	46	101	\$16,930	\$17,513	\$0	\$5,625	\$4,712	26.91%
105	UNIFIED LIFE INSURANCE COMPANY	0.00%	68	83	\$2,822	\$2,982	\$0	\$150	\$169	5.67%
106	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	66	35	\$3,275	\$3,325	\$0	\$0	\$0	0.00%
107	UNION LABOR LIFE INSURANCE COMPANY	0.00%	70	20	\$1,960	\$1,997	\$0	\$0	-\$171	-8.56%
108	UNITED AMERICAN INSURANCE COMPANY	0.02%	49	279	\$14,853	\$14,982	\$0	\$36	-\$66	-0.44%
109	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	79	30	\$888	\$953	\$0	\$150	\$147	15.42%
110	UNITED INSURANCE COMPANY OF AMERICA	0.01%	55	98	\$7,562	\$7,546	\$0	\$0	\$0	0.00%
111	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.00%	81	2	\$688	\$744	\$0	\$0	\$0	0.00%
112	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	95	1	\$239	\$238	\$0	\$0	\$0	0.00%
113	WASHINGTON NATIONAL INSURANCE COMPANY	4.39%	4	5,033	\$2,951,992	\$2,974,823	\$0	\$2,104,338	\$1,988,009	66.83%
114	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.15%	33	733	\$97,911	\$97,911	\$0	\$14,407	\$0	0.00%
115	WILCO LIFE INSURANCE COMPANY	0.02%	47	68	\$15,243	\$15,294	\$0	\$0	-\$882	-5.77%
TOTAL		100.00%		411,969	\$67,266,401	\$65,069,690	\$0	\$31,770,058	\$29,555,834	45.42%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	142	0	\$0	-\$3	\$0	\$0	\$0	0.00%
2	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	131	6	\$239	\$239	\$0	\$0	\$0	0.00%
3	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CONNECTICUT	17.08%	2	37,235	\$18,620,121	\$18,748,004	\$0	\$8,101,460	\$7,772,319	41.46%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY OF NEW YORK	0.00%	104	28	\$2,117	\$4,319	\$0	\$0	\$0	0.00%
5	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	109	4	\$916	\$916	\$0	\$0	\$91	9.93%
6	AMERICAN GENERAL LIFE INSURANCE COMPANY	0.21%	32	1,084	\$226,454	\$232,736	\$0	\$357,121	\$351,059	150.84%
7	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.41%	23	757	\$447,977	\$445,538	\$0	\$133,262	\$118,027	26.49%
8	AMERICAN INCOME LIFE INSURANCE COMPANY	0.00%	120	2	\$503	\$512	\$0	\$0	\$0	0.00%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	91	11	\$4,505	\$4,413	\$0	\$0	-\$14	-0.32%
10	AMERICAN STATES INSURANCE COMPANY	0.01%	79	15	\$9,537	\$14,933	\$0	\$10,100	-\$871	-5.83%
11	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.00%	142	0	\$0	\$134	\$0	\$0	\$0	0.00%
12	AMERICAN UNITED LIFE INSURANCE COMPANY	0.01%	69	10	\$13,519	\$14,670	\$0	\$4,233	\$1,637	11.16%
13	AMERITAS LIFE INSURANCE CORP	1.47%	12	1,134	\$1,603,127	\$2,326,219	\$0	\$680,646	\$95,135	4.09%
14	ASSURITY LIFE INSURANCE COMPANY	0.69%	18	952	\$747,797	\$741,891	\$0	\$307,823	\$598,255	80.64%
15	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.04%	55	84	\$44,308	\$40,860	\$0	\$67,700	\$56,556	138.41%
16	ATHENE ANNUITY AND LIFE COMPANY	0.01%	81	30	\$7,877	\$9,632	\$0	\$146,529	\$97,861	1016.00%
17	ATLANTA LIFE INSURANCE COMPANY	0.00%	141	1	\$35	\$35	\$0	\$0	\$0	0.00%
18	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	118	2	\$630	\$630	\$0	\$0	\$0	0.00%
19	AUTO OWNERS LIFE INSURANCE COMPANY	0.06%	48	78	\$68,377	\$69,272	\$0	\$732	-\$1,550	-2.24%
20	AXA EQUITABLE LIFE INSURANCE COMPANY	0.27%	27	206	\$299,261	\$307,960	\$0	\$1,459,911	\$1,454,673	472.36%
21	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.01%	84	15	\$7,066	\$7,247	\$0	\$0	-\$214	-2.95%
22	BANKERS LIFE AND CASUALTY COMPANY	0.07%	47	109	\$75,213	\$78,513	\$0	\$92,799	-\$15,576	-19.84%
23	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	4.41%	6	2,632	\$4,803,036	\$4,780,822	\$0	\$778,816	\$4,359,986	91.20%
24	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	97	294	\$2,933	\$2,942	\$0	\$0	\$0	0.00%
25	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.07%	46	60	\$78,557	\$88,351	\$0	\$22,753	\$2,645,919	2994.78%
26	CANADA LIFE ASSURANCE COMPANY	0.04%	54	58	\$46,604	\$51,323	\$0	\$243,517	\$243,517	474.48%
27	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.03%	60	233	\$30,394	\$30,643	\$0	\$4,438	\$7,368	24.04%
28	CENTRAL UNITED LIFE INSURANCE COMPANY	0.11%	39	215	\$123,037	\$122,863	\$0	\$42,991	\$45,037	36.66%
29	CENTRE LIFE INSURANCE COMPANY	0.11%	38	109	\$123,089	\$129,132	\$0	\$30,705	\$7,543	5.84%
30	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.05%	53	191	\$49,844	\$49,806	\$0	\$217	\$186	0.37%
31	CINCINNATI LIFE INSURANCE COMPANY THE	0.04%	56	34	\$43,678	\$46,319	\$0	\$0	\$58	0.13%
32	CMFG LIFE INSURANCE COMPANY	0.00%	112	10	\$840	\$836	\$0	\$0	\$1,409	168.54%
33	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	2.93%	8	6,121	\$3,190,415	\$3,215,222	\$0	\$1,362,795	\$1,350,334	42.00%
34	COLUMBUS LIFE INSURANCE COMPANY	0.00%	136	1	\$128	\$128	\$0	\$0	\$0	0.00%
35	COMBINED INSURANCE CO OF AMERICA	0.56%	20	1,570	\$611,856	\$623,149	\$0	\$267,934	\$340,180	54.59%
36	COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY	0.00%	100	226	\$2,509	\$2,815	\$0	\$743	\$743	26.39%
37	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.01%	85	7	\$6,967	\$7,029	\$0	\$120,036	\$119,881	1705.52%
38	CONNECTICUT GENERAL LIFE INS CO	0.09%	43	94	\$98,575	\$108,664	\$0	\$608,454	\$688,496	633.60%
39	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	139	2	\$40	\$40	\$0	\$0	\$0	0.00%
40	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	62	57	\$18,300	\$19,305	\$0	\$4,936	-\$34,008	-176.16%
41	COUNTRY LIFE INSURANCE COMPANY	0.22%	31	300	\$243,236	\$244,418	\$0	\$171,445	\$201,667	82.51%
42	EMC NATIONAL LIFE COMPANY	0.00%	95	3	\$3,751	\$3,897	\$0	\$0	\$406	10.42%
43	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.01%	67	39	\$15,522	\$15,866	\$0	\$15,542	\$6,843	43.13%
44	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	134	1	\$156	\$156	\$0	\$0	\$0	0.00%
45	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	106	3	\$1,300	\$862	\$0	\$0	\$0	0.00%
46	FEDERATED LIFE INSURANCE COMPANY	0.68%	19	706	\$738,667	\$748,704	\$0	\$197,530	-\$1,443,205	-192.76%
47	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	0.01%	88	77	\$6,500	\$0	\$0	\$14,530	\$14,530	N/A
48	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.01%	66	6	\$15,613	\$12,066	\$0	-\$98	-\$1,586	-13.14%
49	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.20%	33	205	\$213,840	\$226,591	\$0	\$321,790	\$191,556	84.54%
50	GOLDEN RULE INSURANCE COMPANY	0.01%	77	15	\$9,900	\$9,808	\$0	\$0	\$0	0.00%
51	GREAT WEST LIFE ASSURANCE COMPANY	0.03%	58	58	\$36,361	\$36,698	\$0	\$77,607	\$78,607	214.20%
52	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	124	1	\$438	\$438	\$0	\$100	\$100	22.83%
53	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.13%	15	718	\$1,233,973	\$1,247,545	\$17,562	\$1,618,918	\$1,304,080	104.53%
54	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	72	4	\$12,146	-\$3,900	\$0	\$4,608	\$4,608	-118.15%
55	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	113	9	\$802	\$802	\$0	\$349	\$349	43.52%
56	HARTFORD LIFE INSURANCE COMPANY	0.01%	82	3	\$7,782	\$0	\$0	\$0	\$0	N/A
57	HORACE MANN LIFE INSURANCE COMPANY	0.01%	87	12	\$6,569	\$6,510	\$0	\$0	-\$592	-9.09%
58	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	1.37%	13	4,128	\$1,496,507	\$1,532,614	\$0	\$839,493	\$316,591	20.66%
59	INDEPENDENT ORDER OF FORESTERS THE	0.00%	115	8	\$752	\$752	\$0	\$0	\$0	0.00%
60	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & LIFE	0.00%	111	9	\$844	\$842	\$0	\$0	\$0	0.00%
61	INVESTORS LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.00%	135	1	\$135	\$135	\$0	\$0	\$0	0.00%
62	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.30%	26	346	\$331,832	\$344,678	\$0	\$736,030	\$736,029	213.54%
63	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	99	4	\$2,577	\$2,655	\$0	\$0	\$0	0.00%
64	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	80	9	\$7,914	\$7,975	\$0	\$0	\$992	12.44%
65	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.05%	50	62	\$58,337	\$56,189	\$41	\$95,146	\$95,146	169.33%
66	KANAWHA INSURANCE COMPANY	0.22%	30	646	\$245,135	\$245,135	\$0	\$121,411	\$119,580	48.78%
67	KANSAS CITY LIFE INSURANCE COMPANY	0.01%	78	20	\$9,818	\$9,834	\$0	\$27,120	\$21,671	220.37%
68	KNIGHTS OF COLUMBUS	0.03%	59	79	\$34,657	\$34,928	\$0	\$2,093	\$46,129	132.07%
69	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	122	1	\$476	\$476	\$0	\$0	\$0	0.00%
70	LEADERS LIFE INSURANCE COMPANY	0.01%	89	17	\$6,468	\$6,468	\$0	\$2,321	\$2,321	35.88%
71	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	132	1	\$203	\$219	\$0	\$0	\$0	0.00%
72	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.02%	61	2	\$24,784	\$26,434	\$0	\$0	-\$2,674	-10.12%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	LIFESecure INSURANCE COMPANY	0.00%	139	1	\$40	\$8	\$0	\$0	-\$228	-2850.00%
74	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	117	1	\$639	\$671	\$0	\$0	\$0	0.00%
75	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.17%	36	187	\$189,371	\$254,109	\$0	\$292,505	\$251,033	98.79%
76	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	102	0	\$2,205	\$2,259	\$0	\$410	\$353	15.63%
77	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	98	5	\$2,622	\$2,601	\$0	\$0	-\$45	-1.73%
78	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.00%	119	1	\$546	\$535	\$0	\$0	\$0	0.00%
79	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	7.05%	5	4,195	\$7,688,413	\$7,898,930	\$449,076	\$9,093,648	\$13,043,768	165.13%
80	MEDICO INSURANCE COMPANY	0.00%	108	5	\$965	\$1,108	\$0	\$358	\$0	0.00%
81	METROPOLITAN LIFE INSURANCE COMPANY	3.78%	7	1,927	\$4,117,288	\$4,095,655	\$0	\$2,098,838	\$2,370,997	57.89%
82	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	137	2	\$121	\$140	\$0	\$0	\$0	0.00%
83	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.01%	76	68	\$10,045	\$10,045	\$0	\$0	\$0	0.00%
84	MINNESOTA LIFE INSURANCE COMPANY	0.51%	22	279	\$557,672	\$592,439	\$0	\$571,899	\$181,043	30.56%
85	MODERN WOODMEN OF AMERICA	0.00%	127	5	\$341	\$333	\$0	\$20,467	\$15,292	4592.19%
86	MONY LIFE INSURANCE COMPANY	0.19%	35	176	\$202,860	\$215,067	\$91,515	\$229,248	\$321,234	149.36%
87	MUTUAL OF OMAHA INSURANCE COMPANY	0.35%	24	559	\$386,689	\$389,649	\$0	\$332,226	\$140,954	36.17%
88	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN-I	0.00%	116	2	\$663	\$1,678	\$0	\$0	\$0	0.00%
89	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	93	17	\$4,353	\$4,218	\$0	\$9,360	\$9,360	221.91%
90	NATIONAL LIFE INSURANCE COMPANY	0.10%	41	110	\$107,554	\$155,613	\$0	\$185,231	\$189,360	121.69%
91	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.55%	21	982	\$601,245	\$601,432	\$0	\$272,369	\$309,927	51.53%
92	NEW ENGLAND LIFE INSURANCE COMPANY	0.08%	44	405	\$85,731	\$89,201	\$0	\$54,433	-\$19,960	-22.38%
93	NEW YORK LIFE INSURANCE COMPANY	0.31%	25	294	\$340,407	\$334,986	\$934	\$741,706	-\$2,169,983	-647.78%
94	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	22.74%	1	19,680	\$24,799,390	\$24,712,526	\$7,599,277	\$10,039,670	\$8,147,990	32.97%
95	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.24%	28	203	\$256,571	\$257,520	\$0	\$502,382	\$498,808	193.70%
96	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.14%	37	96	\$147,458	\$148,581	\$23,992	\$177,000	\$175,075	117.83%
97	OLD AMERICAN INSURANCE COMPANY	0.00%	123	5	\$468	\$463	\$0	\$0	\$30	6.48%
98	PAN-AMERICAN LIFE INSURANCE COMPANY	0.07%	45	62	\$80,376	\$80,514	\$0	\$171,489	\$191,896	238.34%
99	PAUL REVERE LIFE INSURANCE COMPANY	2.53%	10	1,868	\$2,763,183	\$3,047,742	\$0	\$5,098,303	\$4,013,374	131.68%
100	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.01%	86	52	\$6,943	\$90,602	\$0	\$147,808	\$88,779	97.99%
101	PENNSYLVANIA LIFE INSURANCE COMPANY	0.11%	40	1,096	\$116,980	\$118,341	\$0	\$195,570	\$195,656	165.33%
102	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.01%	83	16	\$7,511	\$7,533	\$0	\$642	\$565	7.50%
103	PHOENIX LIFE INSURANCE COMPANY	0.04%	57	65	\$42,891	\$42,153	\$0	\$144,613	\$73,032	173.25%
104	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	126	2	\$358	\$371	\$0	\$4,800	\$3,066	826.42%
105	PRIMERICA LIFE INSURANCE COMPANY	0.00%	105	5	\$1,379	\$1,407	\$0	\$0	\$7	0.50%
106	PRINCIPAL LIFE INSURANCE COMPANY	7.42%	4	3,571	\$8,090,297	\$6,035,109	\$0	\$1,791,100	\$4,552,769	75.44%
107	PROFESSIONAL INSURANCE COMPANY	0.20%	34	232	\$212,911	\$214,982	\$0	\$109,358	\$109,358	50.87%
108	PROTECTIVE LIFE INSURANCE COMPANY	0.01%	68	8	\$13,841	\$13,841	\$0	\$3,105	\$3,105	22.43%
109	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	11.44%	3	17,911	\$12,469,495	\$12,718,787	\$0	\$7,601,865	\$7,116,336	55.95%
110	PROVIDENT LIFE AND CASUALTY INSURANCE COMP	0.23%	29	121	\$246,367	\$249,065	\$0	\$151,106	\$172,665	69.33%
111	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.01%	71	29	\$12,236	\$12,448	\$0	\$0	\$0	0.00%
112	PYRAMID LIFE INSURANCE COMPANY	0.00%	110	2	\$866	\$872	\$0	\$0	\$0	0.00%
113	RELIASTAR LIFE INSURANCE COMPANY	0.00%	96	2	\$3,010	\$3,074	\$0	\$0	-\$4,308	-140.14%
114	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOR	0.00%	133	1	\$157	\$176	\$0	\$0	\$0	0.00%
115	RESERVE NATIONAL INSURANCE COMPANY	0.02%	63	5	\$18,073	\$19,571	\$0	\$29,638	\$34,716	177.38%
116	RIVERSOURCE LIFE INSURANCE COMPANY	1.22%	14	1,308	\$1,334,410	\$1,335,098	\$0	\$399,262	\$404,346	30.29%
117	SECURITY MUTUAL LIFE INSURANCE COMPANY OF N	0.00%	121	2	\$491	\$522	\$0	\$0	\$0	0.00%
118	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	125	1	\$411	\$407	\$0	\$0	-\$92	-22.60%
119	SETTLERS LIFE INSURANCE COMPANY	0.00%	130	1	\$250	\$252	\$0	\$0	\$0	0.00%
120	SHELTER LIFE INSURANCE COMPANY	0.06%	49	87	\$61,132	\$62,544	\$0	\$146,533	-\$140,575	-224.76%
121	STANDARD INSURANCE COMPANY	2.75%	9	1,349	\$3,002,521	\$2,989,674	\$0	\$512,557	\$724,175	24.22%
122	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	128	3	\$336	\$494	\$0	\$0	-\$126	-25.51%
123	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	2.33%	11	5,267	\$2,544,740	\$2,512,387	\$0	\$967,167	\$992,137	39.49%
124	STATE LIFE INSURANCE COMPANY	0.00%	142	2	\$0	\$0	\$0	\$0	\$0	N/A
125	SYMETRA LIFE INSURANCE COMPANY	0.01%	70	22	\$13,475	\$15,257	\$0	\$23,982	-\$18,482	-121.14%
126	THRIVENT FINANCIAL FOR LUTHERANS	0.80%	17	1,410	\$873,670	\$867,567	\$155,172	\$585,322	\$1,066,691	122.95%
127	TIME INSURANCE COMPANY	0.00%	92	9	\$4,398	\$4,562	\$0	\$0	\$378	8.29%
128	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.00%	138	1	\$75	\$75	\$0	\$0	\$0	0.00%
129	TRANSAMERICA LIFE INSURANCE COMPANY	0.01%	75	33	\$10,441	\$11,313	\$0	\$510	\$672	5.94%
130	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.00%	94	46	\$4,235	\$4,294	\$0	\$0	\$0	0.00%
131	TRUSTMARK INSURANCE COMPANY	0.05%	52	154	\$51,348	\$53,119	\$0	\$45,762	\$38,335	72.17%
132	UNIFIED LIFE INSURANCE COMPANY	0.00%	107	11	\$1,261	\$1,274	\$0	\$6,000	\$4,225	331.63%
133	UNITED AMERICAN INSURANCE COMPANY	0.00%	129	20	\$296	\$292	\$0	\$0	\$0	0.00%
134	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	74	217	\$11,750	\$12,623	\$0	\$4,987	\$4,879	38.65%
135	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.09%	42	337	\$98,863	\$97,372	\$0	\$5,373	\$40,587	41.68%
136	UNITED INSURANCE COMPANY OF AMERICA	0.02%	65	103	\$16,710	\$16,676	\$0	\$6,871	\$6,889	41.31%
137	UNITED LIFE INSURANCE COMPANY	0.02%	64	29	\$17,568	\$17,819	\$0	\$19,100	\$16,500	92.60%
138	UNITED SECURITY HEALTH AND CASUALTY INSURAN	0.00%	103	3	\$2,195	\$1,958	\$0	\$0	\$0	0.00%
139	UNUM LIFE INSURANCE COMPANY OF AMERICA	1.04%	16	895	\$1,137,907	\$1,232,455	\$0	\$3,034,677	\$2,628,356	213.26%
140	USAA LIFE INSURANCE COMPANY	0.05%	51	43	\$56,999	\$58,058	\$0	\$41,738	\$19,159	33.00%
141	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	101	15	\$2,337	\$3,079	\$0	\$2,827	-\$3,017	-97.99%
142	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.00%	142	18	\$0	\$0	\$0	\$0	\$0	N/A
143	WILCAC LIFE INSURANCE COMPANY	0.01%	73	10	\$11,996	\$11,996	\$0	\$0	\$0	0.00%
144	WILCO LIFE INSURANCE COMPANY	0.00%	90	7	\$5,445	\$5,445	\$0	\$0	-\$83	-1.52%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.00%	114	1	\$764	\$768	\$0	\$0	\$0	0.00%
	TOTAL	100.00%		126,827	\$109,033,931	\$108,891,589	\$8,337,569	\$64,970,401	\$67,798,163	62.26%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF (	9.35%	4	10,569	\$3,213,184	\$3,218,079	\$0	\$1,031,784	\$1,026,273	31.89%
2	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.02%	30	7	\$5,894	\$5,865	\$0	\$1,424	\$1,830	31.20%
3	AMERICAN REPUBLIC INSURANCE COMPANY	0.47%	19	293	\$160,292	\$160,292	\$0	\$109,397	\$109,397	68.25%
4	AMERITAS LIFE INSURANCE CORP	1.65%	16	1,334	\$565,686	\$583,293	\$0	\$70,397	\$444,553	76.21%
5	BEST LIFE AND HEALTH INSURANCE COMPANY	2.72%	12	3,001	\$935,005	\$931,217	\$0	\$510,059	\$497,568	53.43%
6	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	12.24%	3	11,254	\$4,204,131	\$4,204,131	\$0	\$2,667,340	\$2,672,274	63.56%
7	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	36	4	\$833	\$833	\$0	\$512	\$501	60.14%
8	CHESAPEAKE LIFE INSURANCE COMPANY THE	3.21%	9	3,667	\$1,102,452	\$1,101,827	\$0	\$367,702	\$351,144	31.87%
9	CIGNA HEALTH AND LIFE INSURANCE COMPANY	13.01%	2	14,485	\$4,468,799	\$4,477,777	\$0	\$3,821,940	\$3,875,007	86.54%
10	CITIZENS SECURITY LIFE INS CO	4.59%	8	839	\$1,577,796	\$1,641,082	\$0	\$962,004	\$977,771	59.58%
11	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.23%	20	198	\$79,014	\$86,922	\$0	\$8,560	\$27,618	31.77%
12	CONSTITUTION LIFE INSURANCE COMPANY	0.19%	21	152	\$63,822	\$64,153	\$0	\$29,109	\$26,197	40.84%
13	CONTINENTAL GENERAL INSURANCE COMPANY	0.06%	24	61	\$21,984	\$22,088	\$0	\$20,645	\$20,250	91.68%
14	FAMILY LIFE INSURANCE COMPANY	0.00%	38	1	\$194	\$194	\$0	\$0	\$0	0.00%
15	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.14%	22	248	\$49,596	\$48,734	\$0	\$14,721	\$16,599	34.06%
16	GOLDEN RULE INSURANCE COMPANY	5.92%	6	4,855	\$2,032,310	\$2,038,476	\$0	\$1,125,506	\$1,174,154	57.60%
17	HEALTH CARE SERVICE CORPORATION	0.01%	34	20	\$1,785	\$1,785	\$0	\$43,787	\$43,252	2423.08%
18	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	18.50%	1	20,231	\$6,353,877	\$6,358,087	\$0	\$3,470,054	\$3,458,009	54.39%
19	HUMANA INSURANCE COMPANY	6.14%	5	8,672	\$2,110,425	\$2,098,900	\$0	\$900,644	\$926,228	44.13%
20	HUMANADENTAL INSURANCE COMPANY	2.38%	13	1,736	\$818,876	\$837,261	\$0	\$610,142	\$598,311	71.46%
21	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	40	0	\$0	\$38	\$0	\$0	-\$367	-965.79%
22	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	39	1	\$191	\$204	\$0	\$181	\$191	93.63%
23	MEDICO INSURANCE COMPANY	2.28%	14	955	\$784,340	\$780,011	\$0	\$403,938	\$393,459	50.44%
24	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.02%	29	29	\$7,987	\$8,096	\$0	\$3,320	\$3,222	39.80%
25	MUTUAL OF OMAHA INSURANCE COMPANY	0.02%	28	36	\$8,178	\$8,183	\$0	\$2,335	\$2,839	34.69%
26	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	32	10	\$3,315	\$3,352	\$0	\$963	\$963	28.73%
27	OLD SURETY LIFE INSURANCE COMPANY	0.07%	23	45	\$24,620	\$24,632	\$0	\$25,092	\$25,092	101.87%
28	PENNSYLVANIA LIFE INSURANCE COMPANY	0.06%	25	57	\$21,508	\$21,538	\$0	\$5,440	\$5,351	24.84%
29	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.05%	26	106	\$17,551	\$17,135	\$0	\$6,132	\$7,163	41.80%
30	PHYSICIANS MUTUAL INSURANCE COMPANY	0.04%	27	48	\$15,178	\$14,689	\$0	\$8,614	\$9,049	61.60%
31	PYRAMID LIFE INSURANCE COMPANY	0.00%	37	3	\$704	\$709	\$0	\$114	\$127	17.91%
32	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN	3.01%	10	2,370	\$1,032,714	\$1,032,714	\$0	\$774,296	\$774,396	74.99%
33	RESERVE NATIONAL INSURANCE COMPANY	1.11%	18	765	\$380,761	\$379,880	\$0	\$198,619	\$208,904	54.99%
34	STARMOUNT LIFE INSURANCE COMPANY	2.08%	15	6,768	\$715,580	\$720,069	\$0	\$336,373	\$340,588	47.30%
35	TIME INSURANCE COMPANY	2.91%	11	3,258	\$999,103	\$1,010,215	\$0	\$454,767	\$485,580	48.07%
36	TRANSAMERICA LIFE INSURANCE COMPANY	0.02%	31	16	\$5,199	\$5,633	\$0	\$0	\$0	0.00%
37	TRUASSURE INSURANCE COMPANY	1.56%	17	1,264	\$537,271	\$0	\$0	\$506,052	\$478,930	N/A
38	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	35	3	\$914	\$1,432	\$0	\$529	\$453	31.63%
39	UNITED HEALTHCARE LIFE INSURANCE COMPANY	5.90%	7	4,471	\$2,025,544	\$1,976,784	\$0	\$778,912	\$809,385	40.94%
40	UNITED SECURITY HEALTH AND CASUALTY INSURAN	0.01%	33	6	\$2,346	\$2,253	\$0	\$1,139	\$6,576	291.88%
TOTAL		100.00%		101838	\$34,348,959	\$33,888,563	\$0	\$19,272,543	\$19,798,837	58.42%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF (	36.53%	1	51,209	\$13,001,103	\$13,061,781	\$0	\$5,542,935	\$5,151,151	39.44%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY (	0.00%	84	4	\$464	\$770	\$0	\$100	\$100	12.99%
3	AMERICAN FIDELITY ASSURANCE COMPANY	0.05%	41	41	\$17,529	\$17,368	\$0	\$22,387	\$24,474	140.91%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.03%	48	1,750	\$9,427	\$10,050	\$0	\$3,696	\$3,863	38.44%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.31%	30	280	\$111,960	\$111,479	\$0	\$50,886	\$53,801	48.26%
6	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	93	1	\$57	\$11	\$0	\$0	\$0	0.00%
7	AMERICAN INCOME LIFE INSURANCE CO	0.12%	37	265	\$41,487	\$44,392	\$0	\$45,529	\$52,455	118.16%
8	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.10%	38	43	\$36,185	\$36,874	\$0	\$30,370	\$39,035	105.86%
9	AMERICAN REPUBLIC INSURANCE COMPANY	0.63%	24	381	\$225,086	\$224,899	\$0	\$101,405	\$66,874	29.74%
10	AMERITAS LIFE INSURANCE CORP	0.18%	33	664	\$65,619	\$67,662	\$0	\$716	\$4,521	6.68%
11	ASSURITY LIFE INSURANCE COMPANY	1.20%	15	665	\$427,018	\$423,636	\$0	\$88,655	\$78,785	18.60%
12	ATLANTA LIFE INSURANCE COMPANY	0.00%	76	15	\$951	\$953	\$0	\$0	\$0	0.00%
13	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.16%	34	47	\$57,894	\$59,376	\$0	\$22,261	\$18,394	30.98%
14	BANKERS LIFE AND CASUALTY COMPANY	0.33%	29	249	\$118,663	\$118,558	\$561	\$26,884	-\$106,726	-90.02%
15	CATHOLIC FINANCIAL LIFE	0.00%	78	7	\$904	\$928	\$0	\$0	\$0	0.00%
16	CENTRAL UNITED LIFE INSURANCE COMPANY	1.50%	13	1,116	\$533,169	\$532,416	\$0	\$72,412	\$75,859	14.25%
17	CHESAPEAKE LIFE INSURANCE COMPANY THE	2.60%	8	8,109	\$925,880	\$925,705	\$0	\$221,979	\$219,276	23.69%
18	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	2.09%	11	2,184	\$745,109	\$743,857	\$0	\$379,755	\$373,175	50.17%
19	COMBINED INSURANCE CO OF AMERICA	5.78%	4	12,711	\$2,057,173	\$2,101,932	\$0	\$575,197	\$586,064	27.88%
20	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.01%	64	14	\$3,107	\$3,426	\$0	\$0	\$0	0.00%
21	COMBENEFITS INSURANCE COMPANY	0.00%	85	3	\$361	\$361	\$0	\$32	\$32	8.86%
22	CONSTITUTION LIFE INSURANCE COMPANY	0.50%	26	313	\$177,703	\$178,626	\$0	\$43,782	\$39,404	22.06%
23	CONTINENTAL CASUALTY COMPANY	0.00%	82	5	\$596	\$596	\$0	\$0	\$0	0.00%
24	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	60	29	\$4,747	\$4,723	\$0	\$1,609	\$705	14.93%
25	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	5.65%	5	3,409	\$2,010,193	\$2,003,626	\$0	\$726,253	\$727,195	36.29%
26	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN	3.62%	7	1,599	\$1,287,257	\$1,300,732	\$0	\$503,885	\$446,116	34.30%
27	FAMILY LIFE INSURANCE COMPANY	0.15%	36	155	\$51,708	\$51,265	\$0	\$61,282	\$57,427	112.02%
28	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COM	0.00%	88	1	\$223	\$223	\$0	\$0	\$0	0.00%
29	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	67	8	\$2,816	\$2,767	\$0	\$767	\$864	31.23%
30	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	79	5	\$775	\$775	\$0	\$1,000	\$1,000	129.03%
31	GERBER LIFE INSURANCE COMPANY	0.01%	66	27	\$2,997	\$3,009	\$0	\$113	\$111	3.69%
32	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.04%	44	31	\$13,663	\$14,867	\$0	\$80,552	\$87,741	590.17%
33	GOLDEN RULE INSURANCE COMPANY	0.39%	27	1,829	\$137,144	\$128,269	\$0	\$42,374	\$45,290	35.31%
34	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	94	1	\$41	\$41	\$0	\$0	-\$15	-36.59%
35	GUARANTEE TRUST LIFE INSURANCE COMPANY	7.97%	2	5,466	\$2,837,810	\$2,803,538	\$0	\$956,005	\$1,021,290	36.43%
36	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.98%	18	12,917	\$350,542	\$350,299	\$0	\$171,158	\$171,601	48.99%
37	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.98%	19	613	\$349,809	\$352,122	\$0	\$94,950	\$93,631	26.59%
38	HORACE MANN LIFE INSURANCE COMPANY	0.00%	87	0	\$230	\$230	\$0	\$0	\$1	0.43%
39	HUMANA INSURANCE COMPANY	1.53%	12	2,980	\$545,029	\$547,011	\$0	\$138,319	\$144,015	26.33%
40	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.02%	53	44	\$7,483	\$7,677	\$0	\$0	-\$815	-10.62%
41	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	89	2	\$185	\$289	\$0	\$0	\$223	77.16%
42	KANAWHA INSURANCE COMPANY	0.03%	47	34	\$11,044	\$10,999	\$0	\$29,604	\$31,614	287.43%
43	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	83	2	\$507	\$507	\$0	\$0	\$61	12.03%
44	KNIGHTS OF COLUMBUS	0.01%	57	17	\$5,158	\$5,136	\$0	\$2,818	\$2,186	42.56%
45	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.27%	31	1,365	\$96,163	\$96,469	\$0	\$46,869	\$48,733	50.52%
46	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.01%	61	3	\$4,164	\$4,442	\$0	\$0	\$0	0.00%
47	LIFE OF THE SOUTH INSURANCE COMPANY	0.04%	43	55	\$16,006	\$10,962	\$0	\$2,253	\$2,689	24.53%
48	LIFESecure INSURANCE COMPANY	0.00%	72	2	\$1,269	\$1,311	\$0	\$0	-\$6	-0.46%
49	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.38%	28	17	\$133,758	\$133,353	\$0	\$46,855	\$49,966	37.47%
50	MARKEL INSURANCE COMPANY	0.01%	63	0	\$3,194	\$3,343	\$0	\$0	-\$380	-11.37%
51	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	71	3	\$1,678	\$1,615	\$0	\$0	\$0	0.00%
52	MEDICO INSURANCE COMPANY	2.21%	10	1,474	\$784,937	\$774,107	\$0	\$59,176	\$97,958	12.65%
53	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	65	408	\$3,062	\$3,054	\$0	\$485	\$65	2.13%
54	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.02%	52	269	\$8,173	\$8,240	\$0	\$4,490	\$4,356	52.86%
55	MONY LIFE INSURANCE COMPANY	0.00%	86	8	\$339	\$339	\$330	\$0	\$0	0.00%
56	MUTUAL OF OMAHA INSURANCE COMPANY	0.99%	17	1,373	\$351,369	\$350,870	\$0	\$108,506	\$269,797	76.89%
57	NATIONAL CASUALTY COMPANY	0.00%	92	2	\$100	\$109	\$0	\$0	\$0	0.00%
58	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	96	2	\$0	\$0	\$0	\$12,826	\$12,826	N/A
59	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWI	0.00%	73	1	\$1,089	\$1,452	\$0	\$576	\$3,308	227.82%
60	NEW YORK LIFE INSURANCE COMPANY	0.02%	55	25	\$6,354	\$6,312	\$0	\$0	-\$265	-4.20%
61	OLD AMERICAN INSURANCE COMPANY	0.02%	54	81	\$6,604	\$6,848	\$0	\$31,496	\$43,708	638.26%
62	PAUL REVERE LIFE INSURANCE COMPANY	0.03%	46	72	\$11,424	\$11,424	\$0	\$2,951	\$2,951	25.83%
63	PENNSYLVANIA LIFE INSURANCE COMPANY	0.23%	32	261	\$80,912	\$81,855	\$0	\$26,667	\$26,678	32.59%
64	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	1.37%	14	495	\$486,268	\$446,796	\$0	\$409,847	\$470,376	105.28%
65	PHYSICIANS MUTUAL INSURANCE COMPANY	2.27%	9	2,997	\$807,519	\$821,699	\$0	\$449,177	\$437,663	53.26%
66	PRIMERICA LIFE INSURANCE COMPANY	0.00%	77	2	\$906	\$906	\$0	\$0	\$5	0.55%
67	PROFESSIONAL INSURANCE COMPANY	0.03%	50	33	\$9,140	\$9,229	\$0	\$10,288	\$10,288	111.47%
68	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.01%	58	6	\$4,955	\$4,538	\$0	\$7,200	\$6,228	137.24%
69	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.00%	81	13	\$650	\$671	\$0	\$151	\$16	2.38%
70	PYRAMID LIFE INSURANCE COMPANY	0.00%	75	16	\$959	\$965	\$0	\$0	\$0	0.00%
71	RESERVE NATIONAL INSURANCE COMPANY	7.92%	3	4,954	\$2,818,983	\$2,867,720	\$0	\$1,392,283	\$1,390,445	48.49%
72	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	90	38	\$131	\$131	\$0	\$0	\$0	0.00%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	SONS OF NORWAY	0.00%	95	1	\$37	\$47	\$0	\$0	\$0	0.00%
74	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	1.01%	16	403	\$357,952	\$358,060	\$0	\$68,143	\$69,882	19.52%
75	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	5.35%	6	7,871	\$1,905,594	\$1,924,880	\$410	\$1,035,572	\$988,190	51.34%
76	STERLING INVESTORS LIFE INSURANCE COMPANY	0.86%	20	335	\$304,944	\$324,912	\$0	\$76,825	\$64,716	19.92%
77	THE RELIABLE LIFE INSURANCE COMPANY	0.03%	49	158	\$9,254	\$9,658	\$0	\$1,685	\$1,128	11.68%
78	THRIVENT FINANCIAL FOR LUTHERANS	0.02%	51	89	\$8,685	\$8,783	\$2,667	\$1,172	\$1,172	13.34%
79	TIME INSURANCE COMPANY	0.00%	74	12	\$1,005	\$999	\$0	\$20	\$138	13.81%
80	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.00%	91	1	\$124	\$126	\$0	\$0	\$0	0.00%
81	TRANSAMERICA LIFE INSURANCE COMPANY	0.09%	39	313	\$30,702	\$32,923	\$0	\$2,750	\$2,987	9.07%
82	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.07%	40	284	\$24,979	\$25,041	\$0	\$19,761	\$19,001	75.88%
83	TRUSTMARK INSURANCE COMPANY	0.01%	62	3	\$3,648	\$3,774	\$0	\$0	\$0	0.00%
84	UNIFIED LIFE INSURANCE COMPANY	0.01%	70	11	\$1,945	\$2,030	\$0	\$0	\$0	0.00%
85	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	59	16	\$4,843	\$4,917	\$0	\$0	\$0	0.00%
86	UNITED AMERICAN INSURANCE COMPANY	0.84%	21	328	\$298,658	\$299,509	\$0	\$292,573	\$322,647	107.73%
87	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.81%	22	386	\$288,583	\$291,681	\$0	\$100,741	\$93,209	31.96%
88	UNITED INSURANCE COMPANY OF AMERICA	0.05%	42	125	\$17,085	\$17,056	\$0	\$9,368	\$9,975	58.48%
89	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.66%	23	291	\$236,167	\$234,490	\$0	\$29,686	\$27,643	11.79%
90	UNITED SECURITY ASSURANCE COMPANY OF PENN:	0.02%	56	3	\$5,498	\$5,559	\$0	\$0	\$0	0.00%
91	USAA LIFE INSURANCE COMPANY	0.01%	68	5	\$2,352	\$2,389	\$0	\$0	\$0	0.00%
92	USABLE LIFE	0.56%	25	623	\$198,259	\$198,259	\$0	\$44,282	\$44,282	22.34%
93	WASHINGTON NATIONAL INSURANCE COMPANY	0.16%	35	185	\$55,780	\$59,005	\$0	\$16,931	\$15,955	27.04%
94	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	80	6	\$707	\$707	\$0	\$0	\$0	0.00%
95	WILCO LIFE INSURANCE COMPANY	0.01%	69	4	\$2,278	\$2,278	\$0	\$0	-\$574	-25.20%
96	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.04%	45	26	\$12,953	\$13,018	\$0	\$4,730	\$4,773	36.66%
TOTAL		100.00%		134,699	\$35,588,944	\$35,722,622	\$3,968	\$14,356,005	\$14,053,329	39.34%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SHORT TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPANY	80.38%	1	9,245	\$855,933	\$839,195	\$0	\$199,591	\$206,664	24.63%
2	AMERICAN HERITAGE LIFE INSURANCE COMPANY	-0.14%	6	101	-\$1,543	-\$1,543	\$0	\$12,250	\$4,986	-323.14%
3	AMERICAN NATIONAL INSURANCE COMPANY	25.99%	2	1,009	\$276,700	\$179,630	\$0	\$110,755	\$28,514	15.87%
4	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.11%	5	0	\$1,135	\$1,135	\$0	\$0	\$0	0.00%
5	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	-0.57%	6	292	-\$6,031	\$48,280	\$0	\$34,197	\$18,034	37.35%
6	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	1.24%	4	1,752	\$13,251	\$296,786	\$0	\$113,542	\$45,898	15.47%
7	OLD UNITED LIFE INSURANCE COMPANY	1.58%	3	142	\$16,835	\$36,162	\$0	\$3,772	\$9,466	26.18%
8	SHELTER LIFE INSURANCE COMPANY	0.00%	6	6	\$0	\$713	\$0	\$0	\$0	0.00%
9	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	-8.59%	6	1,059	-\$91,462	\$306,902	\$0	\$127,179	\$167,225	54.49%
TOTAL		100.00%		13,606	\$1,064,818	\$1,707,260	\$0	\$601,286	\$480,787	28.16%



**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PROTECTIVE LIFE INSURANCE COMPANY	100.00%	1	27	\$6,056	\$10,187	\$0	\$7,249	-\$8,149	-79.99%
	TOTAL	100.00%		27	\$6,056	\$10,187	\$0	\$7,249	-\$8,149	-79.99%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL STOP LOSS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN ALTERNATIVE INSURANCE C	38.01%	2	120,003	\$1,949,699	\$1,949,699	\$0	\$8,349,154	\$9,317,103	477.87%
2	ATLANTIC SPECIALTY INSURANCE COM	2.05%	4	1,596	\$104,909	\$104,909	\$0	\$0	\$66,129	63.03%
3	HUMANA INSURANCE COMPANY	55.55%	1	5,286	\$2,849,665	\$2,849,665	\$0	\$1,971,204	\$2,162,480	75.89%
4	IRONSHORE INDEMNITY INC	4.39%	3	20	\$225,192	\$160,978	\$0	\$0	-\$9,849	-6.12%
TOTAL		100.00%		126,905	\$5,129,465	\$5,065,251	\$0	\$10,320,358	\$11,535,863	227.75%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE PART D**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACCENDO INSURANCE COMPANY	0.00%	13	0	\$0	-\$1	\$0	-\$24	-\$24	2400.00%
2	AETNA LIFE INSURANCE COMPANY	11.86%	3	36,889	\$33,934,278	\$37,652,457	\$0	\$32,477,243	\$33,457,503	88.86%
3	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY	0.00%	13	0	\$0	\$0	\$0	-\$21	-\$21	N/A
4	ANTHEM INSURANCE COMPANIES INC	7.06%	5	15,486	\$20,205,734	\$20,278,653	\$0	\$17,425,082	\$15,868,933	78.25%
5	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	0.20%	11	0	\$571,110	\$571,110	\$0	\$502,777	\$112,411	19.68%
6	ENVISION INSURANCE COMPANY	0.23%	10	394	\$651,662	\$651,662	\$0	\$629,846	\$641,775	98.48%
7	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	7.96%	4	26,425	\$22,766,411	\$22,844,945	\$0	\$17,546,780	\$19,040,930	83.35%
8	HEALTHMARKETS INSURANCE COMPANY	0.00%	13	0	\$0	\$0	\$0	-\$13,389	-\$13,389	N/A
9	HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY	0.00%	13	0	-\$9	-\$9	\$0	-\$16,497	-\$3,294	36600.00%
10	HUMANA INSURANCE COMPANY	31.33%	2	126,608	\$89,602,802	\$89,602,802	\$0	\$71,335,047	\$69,455,497	77.51%
11	MERIT HEALTH INSURANCE COMPANY	0.30%	9	711	\$856,677	\$856,677	\$0	\$1,177,506	\$1,177,506	137.45%
12	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	13	0	\$0	-\$29,898	\$0	-\$159,178	-\$203,472	680.55%
13	SILVERSCRIPT INSURANCE COMPANY	35.67%	1	133,977	\$102,022,409	\$101,254,274	\$0	\$93,845,067	\$78,538,850	77.57%
14	SYMPHONIX HEALTH INSURANCE INC	1.84%	7	5,058	\$5,249,260	\$6,167,581	\$0	\$7,423,008	\$5,823,775	94.43%
15	TRANSAMERICA LIFE INSURANCE COMPANY	0.13%	12	104	\$377,076	\$377,076	\$0	\$13,243	\$13,243	3.51%
16	UNITED AMERICAN INSURANCE COMPANY	0.33%	8	501	\$950,052	\$1,177,583	\$0	\$72,329	\$1,061,018	90.10%
17	WELLCARE PRESCRIPTION INSURANCE INC	3.09%	6	12,426	\$8,833,338	\$8,833,338	\$0	\$4,580,818	\$5,802,605	65.69%
TOTAL		100.00%		358,579	\$286,020,800	\$290,238,250	\$0	\$246,839,637	\$230,773,846	79.51%

**2016 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	4.35%	4	1,695	\$23,094,129	\$23,378,025	\$0	\$18,269,631	\$18,767,963	80.28%
2	ANTHEM INSURANCE COMPANIES INC	5.06%	3	2,644	\$26,841,189	\$26,912,220	\$0	\$20,621,438	\$19,986,080	74.26%
3	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	56.01%	1	30,765	\$297,259,767	\$297,259,767	\$0	\$229,774,999	\$240,750,381	80.99%
4	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	-0.01%	5	0	-\$51,197	-\$51,197	\$0	-\$24,534	-\$24,534	47.92%
5	HUMANA INSURANCE COMPANY	34.60%	2	18,143	\$183,625,450	\$183,625,450	\$0	\$142,346,444	\$142,216,468	77.45%
6	PYRAMID LIFE INSURANCE COMPANY	0.00%	5	0	\$0	\$0	\$0	-\$6,092	-\$6,092	N/A
TOTAL		100.00%		53,247	\$530,769,338	\$531,124,265	\$0	\$410,981,886	\$421,690,266	79.40%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INSURANCE COMPANY	0.01%	140	496	\$294,107	\$299,355	\$0	\$95,190	\$90,391	30.20%
2	ABILITY INSURANCE COMPANY	0.08%	70	1,252	\$2,762,392	\$2,804,145	\$0	\$4,166,374	\$3,468,274	123.68%
3	ACCENDO INSURANCE COMPANY	0.00%	298	0	\$0	-\$1	\$0	-\$24	-\$24	2400.00%
4	ACE AMERICAN INSURANCE COMPANY	0.00%	245	48	\$3,672	\$3,672	\$0	\$0	-\$31	-0.84%
5	AETNA HEALTH AND LIFE INSURANCE COMI	0.00%	200	40	\$30,301	\$29,745	\$0	\$26,318	\$28,076	94.39%
6	AETNA LIFE INSURANCE COMPANY	1.66%	10	38,696	\$57,549,821	\$61,552,057	\$0	\$51,704,982	\$53,382,024	86.73%
7	ALL SAVERS INSURANCE COMPANY	5.00%	5	35,456	\$172,869,733	\$185,248,453	\$0	\$157,927,286	\$167,878,755	90.62%
8	ALLIANZ LIFE INSURANCE COMPANY OF NE	0.00%	233	2	\$5,888	\$5,888	\$0	\$0	\$0	0.00%
9	ALLIANZ LIFE INSURANCE COMPANY OF NO	0.14%	57	3,294	\$4,931,664	\$4,977,817	\$0	\$3,234,851	\$3,282,862	65.95%
10	ALLSTATE LIFE INSURANCE COMPANY	0.00%	243	5	\$4,088	\$4,156	\$0	\$0	\$0	0.00%
11	ALLSTATE LIFE INSURANCE COMPANY OF A	0.00%	267	4	\$794	\$789	\$0	\$100	\$100	12.67%
12	AMERICAN ALTERNATIVE INSURANCE CORP	0.06%	82	120,003	\$1,949,699	\$1,949,699	\$0	\$8,349,154	\$9,317,103	477.87%
13	AMERICAN AUTOMOBILE INSURANCE COMF	0.00%	298	0	\$0	\$0	\$0	\$0	-\$336	N/A
14	AMERICAN BANKERS LIFE ASSURANCE OF I	0.00%	268	12,287	\$793	\$793	\$0	\$0	-\$340	-42.88%
15	AMERICAN CONTINENTAL INSURANCE COM	0.21%	40	3,235	\$7,308,614	\$7,303,531	\$0	\$4,814,110	\$4,793,291	65.63%
16	AMERICAN FAMILY LIFE ASSURANCE COMP	2.78%	9	414,341	\$96,229,925	\$96,801,615	\$0	\$46,055,835	\$46,249,351	47.78%
17	AMERICAN FAMILY MUTUAL INSURANCE CC	0.20%	46	2,470	\$6,773,200	\$6,003,798	\$0	\$4,753,115	\$4,503,744	75.01%
18	AMERICAN FEDERATED LIFE INSURANCE C	0.02%	113	9,245	\$855,933	\$839,195	\$0	\$199,591	\$206,664	24.63%
19	AMERICAN FIDELITY ASSURANCE COMPAN'	0.22%	39	21,811	\$7,590,064	\$7,470,292	\$0	\$3,257,354	\$2,618,380	35.05%
20	AMERICAN GENERAL LIFE INSURANCE CO	0.09%	67	12,333	\$3,032,059	\$3,111,686	\$0	\$1,286,886	\$1,685,500	54.17%
21	AMERICAN HEALTH AND LIFE INSURANCE C	0.00%	257	7	\$1,559	\$1,578	\$0	\$50	\$34	2.15%
22	AMERICAN HERITAGE LIFE INSURANCE CO	0.08%	71	10,283	\$2,683,335	\$2,676,328	\$0	\$2,398,989	\$2,372,163	88.63%
23	AMERICAN HOME ASSURANCE COMPANY	0.00%	242	10	\$4,200	\$5,073	\$0	\$0	-\$333	-6.56%
24	AMERICAN HOME LIFE INSURANCE COMPAN	0.00%	277	12	\$462	\$441	\$0	\$0	\$0	0.00%
25	AMERICAN INCOME LIFE INSURANCE CO	0.04%	101	30,409	\$1,256,125	\$1,262,323	\$0	\$365,568	\$480,080	38.03%
26	AMERICAN NATIONAL INSURANCE COMPAN	0.01%	131	1,851	\$436,088	\$340,591	\$0	\$196,438	\$132,859	39.01%
27	AMERICAN NATIONAL LIFE INSURANCE CO	0.00%	201	27	\$27,242	\$19,879	\$0	\$15,766	\$19,115	96.16%
28	AMERICAN PROGRESSIVE LIFE AND HEALTH	0.00%	220	2	\$10,048	\$9,959	\$0	\$18,009	\$16,679	167.48%
29	AMERICAN PUBLIC LIFE INSURANCE COMP/	0.00%	174	113	\$88,788	\$89,221	\$0	\$52,282	\$67,197	75.32%
30	AMERICAN REPUBLIC LIFE INSURANCE CC	0.16%	52	2,116	\$5,386,379	\$5,414,564	\$0	\$3,575,218	\$3,548,534	65.54%
31	AMERICAN REPUBLIC INSURANCE COMPAN	0.19%	47	3,298	\$6,738,659	\$6,840,727	\$0	\$5,185,296	\$5,528,506	80.82%
32	AMERICAN RETIREMENT LIFE INSURANCE C	0.06%	83	971	\$1,915,683	\$1,920,549	\$0	\$1,389,835	\$1,424,020	74.15%
33	AMERICAN STATES INSURANCE COMPANY	0.00%	221	15	\$9,537	\$14,933	\$0	\$10,100	-\$871	-5.83%
34	AMERICAN UNDERWRITERS LIFE INSURANC	0.00%	298	0	\$0	\$134	\$0	\$0	\$0	0.00%
35	AMERICAN UNITED LIFE INSURANCE COMP/	0.00%	215	10	\$13,519	\$14,670	\$0	\$4,233	\$1,637	11.16%
36	AMERICO FINANCIAL LIFE AND ANNUITY INS	0.00%	254	17	\$1,784	\$1,784	\$0	\$0	\$0	0.00%
37	AMERITAS LIFE INSURANCE CORP	0.06%	79	3,132	\$2,234,432	\$2,977,174	\$0	\$751,759	\$544,209	18.28%
38	ANTHEM INSURANCE COMPANIES INC	1.36%	12	18,130	\$47,046,923	\$47,190,873	\$0	\$38,046,520	\$35,855,013	75.98%
39	ASSURANCEAMERICA INSURANCE COMPAN	0.00%	178	1,500	\$77,372	\$75,941	\$0	\$0	\$0	0.00%
40	ASSURED LIFE ASSOCIATION	0.00%	188	27	\$50,344	\$50,710	\$0	\$42,532	\$41,673	82.18%
41	ASSURITY LIFE INSURANCE COMPANY	0.05%	93	2,365	\$1,571,473	\$1,552,896	\$0	\$595,447	\$879,735	56.65%
42	ATHENE ANNUITY & LIFE ASSURANCE COMI	0.00%	191	121	\$45,271	\$41,748	\$0	\$69,850	\$58,385	139.85%
43	ATHENE ANNUITY AND LIFE COMPANY	0.00%	223	30	\$7,877	\$9,632	\$0	\$146,529	\$97,861	1016.00%
44	ATLANTA LIFE INSURANCE COMPANY	0.00%	261	38	\$1,122	\$1,124	\$0	\$0	\$0	0.00%
45	ATLANTIC SPECIALTY INSURANCE COMPAN	0.00%	170	1,596	\$104,909	\$104,909	\$0	\$0	\$66,129	63.03%
46	AURIGEN REINSURANCE COMPANY OF AME	0.00%	271	2	\$630	\$630	\$0	\$0	\$0	0.00%
47	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	238	100	\$5,406	\$5,692	\$0	\$0	\$14,976	263.11%
48	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	134	252	\$391,714	\$388,613	\$0	\$98,248	\$187,069	48.14%
49	AXA EQUITABLE LIFE INSURANCE COMPAN'	0.01%	136	523	\$350,353	\$358,860	\$0	\$1,485,658	\$1,472,845	410.42%
50	BALTIMORE LIFE INSURANCE COMPANY TH	0.00%	297	1	\$11	\$11	\$0	\$0	\$0	0.00%
51	BANKERS FIDELITY ASSURANCE COMPANY	0.00%	252	0	\$1,950	\$0	\$0	\$0	\$0	N/A
52	BANKERS FIDELITY LIFE INSURANCE COMP	0.05%	85	998	\$1,890,818	\$1,939,206	\$0	\$1,276,616	\$1,182,745	60.99%
53	BANKERS LIFE AND CASUALTY COMPANY	0.71%	18	15,172	\$24,530,244	\$26,194,245	\$561	\$21,480,584	\$25,310,952	96.63%
54	BERKSHIRE LIFE INSURANCE COMPANY OF	0.17%	49	2,914	\$5,903,362	\$5,948,295	\$0	\$832,120	\$3,653,914	61.43%
55	BEST LIFE AND HEALTH INSURANCE COMP/	0.03%	111	3,001	\$935,005	\$931,217	\$0	\$510,059	\$497,568	53.43%
56	BLUE CROSS AND BLUE SHIELD OF KANSAS	9.14%	4	82,279	\$316,215,948	\$316,215,948	\$0	\$279,635,675	\$296,370,731	93.72%
57	BOSTON MUTUAL LIFE INSURANCE COMPAN	0.01%	147	1,161	\$239,567	\$232,115	\$0	\$29,266	\$31,483	13.56%
58	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.05%	92	778	\$1,572,083	\$1,855,554	\$0	\$3,316,649	\$2,851,611	153.68%
59	CANADA LIFE ASSURANCE COMPANY	0.00%	186	64	\$51,213	\$56,399	\$0	\$267,601	\$267,601	474.48%
60	CAPITAL RESERVE LIFE INSURANCE COMP/	0.00%	296	4	\$16	\$15	\$0	\$0	\$0	0.00%
61	CATHOLIC FINANCIAL LIFE	0.00%	264	7	\$904	\$928	\$0	\$0	\$0	0.00%
62	CATHOLIC ORDER OF FORESTERS	0.00%	205	20	\$20,114	\$20,114	\$0	\$23,760	\$22,800	113.35%
63	CELTIC INSURANCE COMPANY	0.00%	164	19	\$131,752	\$131,827	\$0	\$169,615	\$28,045	21.27%
64	CENTRAL RESERVE LIFE INSURANCE COMP	0.00%	168	32	\$111,245	\$111,233	\$0	\$71,475	\$70,404	63.29%
65	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	259	3	\$1,469	\$1,478	\$0	\$839	\$842	56.97%
66	CENTRAL STATES HEALTH & LIFE CO OF OH	0.01%	157	62	\$184,260	\$193,440	\$0	\$141,980	\$201,151	103.99%
67	CENTRAL STATES INDEMNITY COMPANY OF	0.00%	199	233	\$30,394	\$30,643	\$0	\$4,438	\$7,368	24.04%
68	CENTRAL UNITED LIFE INSURANCE COMPAN	0.06%	81	3,305	\$1,954,058	\$1,951,299	\$0	\$421,129	\$441,171	22.61%
69	CENTRE LIFE INSURANCE COMPANY	0.00%	167	109	\$123,089	\$129,132	\$0	\$30,705	\$7,543	5.84%
70	CHESAPEAKE LIFE INSURANCE COMPANY T	0.13%	59	25,570	\$4,494,783	\$4,478,769	\$0	\$1,235,898	\$1,114,733	24.89%
71	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.19%	48	1,811	\$6,420,243	\$6,562,771	\$0	\$4,641,802	\$4,484,617	68.33%
72	CICA LIFE INSURANCE COMPANY OF AMERI	0.00%	288	1	\$200	\$200	\$0	\$0	\$0	0.00%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	CIGNA HEALTH AND LIFE INSURANCE COMF	2.91%	8	37,098	\$100,669,048	\$106,453,793	\$0	\$65,525,750	\$63,579,320	59.72%
74	CINCINNATI LIFE INSURANCE COMPANY THI	0.00%	181	61	\$69,459	\$73,609	\$0	\$949	\$2,208	3.00%
75	CITIZENS SECURITY LIFE INS CO	0.05%	91	840	\$1,577,891	\$1,641,181	\$0	\$962,004	\$977,771	59.58%
76	CMFG LIFE INSURANCE COMPANY	0.03%	110	856	\$936,529	\$952,016	\$0	\$59,822	\$611,167	64.20%
77	COLONIAL LIFE & ACCIDENT INSURANCE CC	0.33%	30	27,787	\$11,334,131	\$11,388,796	\$0	\$4,802,688	\$4,778,192	41.96%
78	COLONIAL PENN LIFE INSURANCE COMPAN	0.31%	32	5,993	\$10,750,439	\$10,767,607	\$0	\$7,094,951	\$7,362,778	68.38%
79	COLORADO BANKERS LIFE INS CO	0.00%	237	15	\$5,415	\$5,372	\$0	\$0	\$0	0.00%
80	COLUMBUS LIFE INSURANCE COMPANY	0.00%	293	1	\$128	\$128	\$0	\$0	\$0	0.00%
81	COMBINED INSURANCE CO OF AMERICA	0.31%	33	41,404	\$10,627,234	\$10,502,951	\$0	\$5,905,386	\$5,434,354	51.74%
82	COMMERCIAL TRAVELERS MUTUAL INSURA	0.00%	236	240	\$5,616	\$6,241	\$0	\$743	\$743	11.91%
83	COMMONWEALTH ANNUITY AND LIFE INSUF	0.00%	228	7	\$6,967	\$7,029	\$0	\$120,036	\$119,881	1705.52%
84	COMPANION LIFE INSURANCE COMPANY	0.04%	99	1,904	\$1,330,196	\$1,248,618	\$0	\$545,547	\$554,334	44.40%
85	COMBENEFITS INSURANCE COMPANY	0.00%	281	3	\$361	\$361	\$0	\$32	\$32	8.86%
86	CONNECTICUT GENERAL LIFE INS CO	0.00%	171	100	\$103,623	\$111,657	\$0	\$612,086	\$692,110	619.85%
87	CONSTITUTION LIFE INSURANCE COMPANY	0.07%	76	1,270	\$2,324,845	\$2,336,907	\$0	\$2,113,389	\$1,902,010	81.39%
88	CONTINENTAL CASUALTY COMPANY	0.17%	50	2,975	\$5,714,213	\$3,281,327	\$0	\$9,249,835	\$9,778,589	298.01%
89	CONTINENTAL GENERAL INSURANCE COMF	0.10%	65	3,161	\$3,473,285	\$3,628,857	\$0	\$3,330,820	\$3,095,004	85.29%
90	CONTINENTAL LIFE INS CO OF BRENTWOOD	0.20%	44	5,727	\$6,863,695	\$6,841,271	\$0	\$3,363,225	\$3,367,591	49.22%
91	COUNTRY LIFE INSURANCE COMPANY	0.03%	109	731	\$976,722	\$973,441	\$0	\$500,072	\$613,941	63.07%
92	COVENTRY HEALTH AND LIFE INSURANCE C	22.24%	1	121,447	\$769,718,515	\$769,718,515	\$0	\$681,272,951	\$678,504,501	88.15%
93	COX HEALTH SYSTEMS INSURANCE COMPA	0.93%	15	10,453	\$32,195,573	\$32,195,573	\$0	\$29,165,099	\$29,512,535	91.67%
94	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	274	30	\$507	\$516	\$0	\$200	\$200	38.76%
95	CSA FRATERNAL LIFE	0.00%	240	2	\$4,891	\$5,293	\$0	\$4,845	\$4,855	91.72%
96	EMC NATIONAL LIFE COMPANY	0.00%	182	92	\$69,084	\$69,008	\$0	\$35,531	\$37,523	54.37%
97	ENVIION INSURANCE COMPANY	0.02%	122	394	\$651,662	\$651,662	\$0	\$629,846	\$641,775	98.48%
98	EQUITABLE LIFE & CASUALTY INSURANCE C	0.38%	27	6,183	\$13,193,397	\$13,311,042	\$0	\$11,316,517	-\$1,992,425	-14.97%
99	EVEREST REINSURANCE COMPANY	0.01%	148	1,328	\$237,692	\$237,692	\$0	\$13,327	\$57,019	23.99%
100	FAMILY BENEFIT LIFE INSURANCE COMPAN	0.00%	251	138	\$2,125	\$2,113	\$0	\$0	\$0	0.00%
101	FAMILY HERITAGE LIFE INSURANCE COMPA	0.20%	45	19,216	\$6,817,734	\$6,813,211	\$0	\$1,070,819	\$1,089,052	15.98%
102	FAMILY LIFE INSURANCE COMPANY	0.01%	138	256	\$330,426	\$329,983	\$0	\$263,104	\$259,249	78.56%
103	FARM BUREAU LIFE INSURANCE COMPANY	0.00%	212	39	\$15,522	\$15,866	\$0	\$15,542	\$6,843	43.13%
104	FARMERS MUTUAL HAIL INSURANCE COMP.	0.00%	282	22	\$345	\$359	\$0	\$0	\$0	0.00%
105	FARMERS NEW WORLD LIFE INSURANCE CC	0.02%	127	2,809	\$570,243	\$570,243	\$0	\$637,696	\$692,951	121.52%
106	FEDERAL INSURANCE COMPANY	0.01%	137	1,003	\$337,286	\$330,995	\$0	\$768	\$11,148	3.37%
107	FEDERAL LIFE INSURANCE COMPANY (MUT	0.00%	258	55	\$1,524	\$1,127	\$0	\$0	\$0	0.00%
108	FEDERATED LIFE INSURANCE COMPANY	0.02%	119	706	\$738,667	\$748,704	\$0	\$197,530	-\$1,443,205	-192.76%
109	FIDELITY LIFE ASSOCIATION A LEGAL RESE	0.00%	231	77	\$6,500	\$0	\$0	\$14,530	\$14,530	N/A
110	FIDELITY SECURITY LIFE INSURANCE COMP	0.00%	211	6	\$15,613	\$12,066	\$0	-\$98	-\$1,586	-13.14%
111	FINANCIAL AMERICAN LIFE INSURANCE COI	0.00%	298	292	-\$6,031	\$48,280	\$0	\$34,197	\$18,034	37.35%
112	FIRST ALLMERICA FINANCIAL LIFE INSURAN	0.00%	286	1	\$223	\$223	\$0	\$0	\$0	0.00%
113	FIRST HEALTH LIFE & HEALTH INSURANCE I	0.70%	19	26,976	\$24,232,610	\$24,302,936	\$0	\$18,471,441	\$19,969,888	82.17%
114	FORETHOUGHT LIFE INSURANCE COMPANY	0.01%	133	257	\$401,556	\$401,519	\$0	\$99,052	\$97,496	24.28%
115	FREEDOM LIFE INSURANCE COMPANY OF A	0.04%	97	2,784	\$1,493,048	\$1,467,117	\$0	\$460,873	\$519,664	35.42%
116	GENERAL AMERICAN LIFE INSURANCE COM	0.01%	152	210	\$214,615	\$227,366	\$0	\$322,790	\$192,556	84.69%
117	GENWORTH LIFE AND ANNUITY INSURANCE	0.02%	117	283	\$780,819	\$794,680	\$0	\$1,032,002	\$1,023,174	128.75%
118	GENWORTH LIFE INSURANCE COMPANY	1.33%	13	25,731	\$46,039,853	\$46,063,285	\$0	\$38,176,350	\$50,385,175	109.38%
119	GERBER LIFE INSURANCE COMPANY	0.03%	104	2,908	\$1,088,343	\$1,092,820	\$0	\$590,089	\$581,672	53.23%
120	GLOBE LIFE AND ACCIDENT INSURANCE CC	0.05%	89	5,520	\$1,642,970	\$1,706,089	\$0	\$1,196,861	\$1,315,275	77.09%
121	GOLDEN RULE INSURANCE COMPANY	0.26%	36	16,466	\$8,914,209	\$8,249,105	\$0	\$3,593,109	\$3,694,379	44.79%
122	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	280	3	\$403	\$403	\$0	\$0	\$7	1.74%
123	GOVERNMENT PERSONNEL MUTUAL LIFE IN	0.02%	126	225	\$570,519	\$579,124	\$0	\$500,825	\$478,959	82.70%
124	GREAT AMERICAN LIFE INSURANCE COMPA	0.01%	142	135	\$270,267	\$275,866	\$0	\$110,361	\$102,819	37.27%
125	GREAT SOUTHERN LIFE INSURANCE COMP/	0.00%	262	11	\$981	\$972	\$0	\$0	\$0	0.00%
126	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	196	58	\$36,361	\$36,698	\$0	\$77,607	\$78,607	214.20%
127	GUARANTEE TRUST LIFE INSURANCE COMF	0.35%	29	16,150	\$12,162,749	\$12,256,277	\$0	\$4,309,601	\$4,362,994	35.60%
128	GUARANTY INCOME LIFE INSURANCE COMF	0.00%	190	42	\$48,183	\$48,112	\$0	\$46,086	\$45,773	95.14%
129	GUARDIAN LIFE INSURANCE COMPANY OF A	0.04%	102	727	\$1,236,844	\$1,251,888	\$17,562	\$1,623,295	\$1,303,785	104.15%
130	HARTFORD LIFE AND ACCIDENT INSURANCE	0.00%	218	4	\$12,146	-\$3,900	\$0	\$4,608	\$4,608	-118.15%
131	HARTFORD LIFE AND ANNUITY INSURANCE	0.00%	235	131	\$5,651	\$5,651	\$0	\$349	\$349	6.18%
132	HARTFORD LIFE INSURANCE COMPANY	0.00%	224	3	\$7,782	\$0	\$0	\$0	\$0	N/A
133	HCC LIFE INSURANCE COMPANY	0.30%	34	2,874	\$10,550,366	\$8,153,243	\$0	\$7,566,007	\$6,233,058	76.45%
134	HEALTH CARE SERVICE CORPORATION	0.06%	84	771	\$1,910,155	\$1,910,155	\$0	\$2,267,669	\$2,288,103	119.79%
135	HEALTHMARKETS INSURANCE COMPANY	0.00%	298	0	\$0	\$0	\$0	-\$13,389	-\$13,389	N/A
136	HEALTHSPRING LIFE & HEALTH INSURANCE	0.00%	298	0	-\$9	-\$9	\$0	-\$16,497	-\$3,294	36600.00%
137	HEALTHY ALLIANCE LIFE INSURANCE COMF	14.51%	2	150,933	\$502,241,712	\$501,661,227	\$0	\$373,558,576	\$377,570,639	75.26%
138	HEARTLAND NATIONAL LIFE INSURANCE CC	0.05%	90	1,368	\$1,589,887	\$1,600,400	\$0	\$794,860	\$783,821	48.98%
139	HORACE MANN LIFE INSURANCE COMPANY	0.00%	226	23	\$7,652	\$7,585	\$0	\$0	-\$592	-7.80%
140	HUMANA INSURANCE COMPANY	10.27%	3	182,393	\$355,482,369	\$352,816,633	\$0	\$271,996,163	\$271,392,281	76.92%
141	HUMANADENTAL INSURANCE COMPANY	0.02%	115	1,737	\$819,079	\$837,464	\$0	\$610,170	\$598,349	71.45%
142	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	289	4	\$190	\$190	\$0	\$9	\$9	4.74%
143	IDEALIFE INSURANCE COMPANY	0.00%	194	9	\$42,383	\$42,998	\$0	\$12,357	\$15,021	34.93%
144	ILLINOIS MUTUAL LIFE INSURANCE COMPAI	0.05%	94	4,417	\$1,563,579	\$1,599,708	\$0	\$870,626	\$366,920	22.94%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	INDEPENDENCE AMERICAN INSURANCE CO	0.00%	278	2	\$416	\$416	\$0	\$0	-\$297	-71.39%
146	INDEPENDENT ORDER OF FORESTERS THE	0.00%	176	292	\$82,510	\$82,510	\$0	\$0	\$0	0.00%
147	INDIVIDUAL ASSURANCE COMPANY LIFE HE	0.20%	41	6,016	\$7,011,892	\$7,022,977	\$0	\$4,214,689	\$4,515,563	64.30%
148	INVESTORS LIFE INSURANCE COMPANY OF	0.00%	290	1	\$135	\$135	\$0	\$0	\$0	0.00%
149	IRONSHORE INDEMNITY INC	0.01%	151	20	\$225,192	\$160,978	\$0	\$0	-\$9,849	-6.12%
150	JACKSON NATIONAL LIFE INSURANCE COMI	0.02%	118	858	\$761,966	\$759,822	\$0	\$1,518,339	\$1,503,256	197.84%
151	JEFFERSON NATIONAL LIFE INSURANCE CO	0.00%	197	24	\$36,319	\$38,360	\$0	\$75,426	\$74,720	194.79%
152	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	132	498	\$418,360	\$420,247	\$0	\$1,215,583	\$608,313	144.75%
153	JOHN HANCOCK LIFE & HEALTH INSURANCE	0.00%	298	12	\$0	\$276	\$0	\$0	\$0	0.00%
154	JOHN HANCOCK LIFE INSURANCE COMPAN	0.67%	21	12,119	\$23,014,545	\$23,319,350	\$41	\$15,150,863	\$19,642,189	84.23%
155	KANAWHA INSURANCE COMPANY	0.03%	106	2,118	\$1,060,561	\$1,061,843	\$0	\$1,351,715	\$2,266,560	213.46%
156	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	217	26	\$13,084	\$13,525	\$0	\$32,794	\$27,403	202.61%
157	KNIGHTS OF COLUMBUS	0.10%	66	3,061	\$3,333,955	\$3,388,645	\$0	\$861,253	\$1,178,738	34.78%
158	LAFAYETTE LIFE INSURANCE COMPANY TH	0.00%	276	1	\$476	\$476	\$0	\$0	\$0	0.00%
159	LEADERS LIFE INSURANCE COMPANY	0.00%	232	17	\$6,468	\$6,468	\$0	\$2,321	\$2,321	35.88%
160	LIBERTY LIFE ASSURANCE COMPANY OF B	0.00%	287	1	\$203	\$219	\$0	\$0	\$0	0.00%
161	LIBERTY NATIONAL LIFE INSURANCE COMP	0.07%	73	24,006	\$2,504,668	\$2,512,763	\$0	\$1,237,010	\$1,316,180	52.38%
162	LIFE INSURANCE COMPANY OF NORTH AME	0.00%	187	10	\$50,560	\$53,926	\$0	\$0	-\$1,948	-3.61%
163	LIFE INSURANCE COMPANY OF THE SOUTH	0.00%	291	3	\$131	\$131	\$0	\$0	\$0	0.00%
164	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	210	96	\$16,152	\$11,142	\$0	\$2,253	\$2,689	24.13%
165	LIFESECURE INSURANCE COMPANY	0.02%	123	550	\$638,519	\$614,038	\$0	\$1,185	\$63	0.01%
166	LIFESHIELD NATIONAL INSURANCE CO	0.00%	255	1	\$1,739	\$1,808	\$0	\$0	\$0	0.00%
167	LINCOLN BENEFIT LIFE COMPANY	0.04%	95	2,085	\$1,545,966	\$1,567,845	\$0	\$2,026,457	\$3,011,815	192.10%
168	LINCOLN HERITAGE LIFE INSURANCE COMP	0.00%	209	187	\$16,695	\$16,696	\$0	\$11,164	\$10,866	65.08%
169	LINCOLN LIFE & ANNUITY COMPANY OF NE	0.00%	270	1	\$639	\$671	\$0	\$0	\$0	0.00%
170	LINCOLN NATIONAL LIFE INSURANCE COMP	0.01%	135	250	\$364,791	\$420,481	\$0	\$411,576	\$349,915	83.22%
171	LONGEVITY INSURANCE COMPANY	0.00%	244	4	\$3,970	\$3,970	\$0	\$102,488	\$102,488	2581.56%
172	LOYAL AMERICAN LIFE INSURANCE COMPA	0.11%	62	4,989	\$3,651,579	\$3,659,930	\$0	\$2,240,813	\$2,266,167	61.92%
173	MADISON NATIONAL LIFE INSURANCE COMI	0.00%	249	5	\$2,622	\$2,601	\$0	\$0	-\$45	-1.73%
174	MANHATTAN LIFE INSURANCE COMPANY	0.14%	58	4,164	\$4,681,371	\$4,619,253	\$0	\$3,233,259	\$3,486,916	75.49%
175	MANHATTAN NATIONAL LIFE INSURANCE CI	0.00%	272	1	\$546	\$535	\$0	\$0	\$0	0.00%
176	MAPFRE LIFE INSURANCE COMPANY	0.00%	253	26	\$1,883	\$1,934	\$0	\$0	\$0	0.00%
177	MARKE LIFE INSURANCE COMPANY	0.01%	143	72,316	\$268,038	\$285,400	\$0	\$34,656	\$2,196	0.77%
178	MASSACHUSETTS MUTUAL LIFE INSURANCE	0.30%	35	5,484	\$10,348,968	\$10,591,129	\$449,076	\$9,381,437	\$13,850,603	130.78%
179	MEDAMERICA INSURANCE COMPANY	0.03%	103	789	\$1,097,261	\$1,124,806	\$0	\$475,684	\$478,050	42.50%
180	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	180	47	\$70,448	\$68,897	\$0	\$84,271	\$91,469	132.76%
181	MEDICO INSURANCE COMPANY	0.06%	80	2,752	\$2,056,981	\$2,053,180	\$0	\$777,517	\$805,713	39.24%
182	MERIT HEALTH INSURANCE COMPANY	0.02%	112	711	\$856,677	\$856,677	\$0	\$1,177,506	\$1,177,506	137.45%
183	MERIT LIFE INSURANCE CO	0.01%	150	1,270	\$236,391	\$236,391	\$0	\$46,384	\$42,525	17.99%
184	METROPOLITAN LIFE INSURANCE COMPAN	0.42%	25	7,523	\$14,414,516	\$14,320,944	\$0	\$5,589,198	\$6,295,731	43.96%
185	MIDLAND NATIONAL LIFE INSURANCE COMF	0.00%	294	4	\$121	\$140	\$0	\$0	\$0	0.00%
186	MIDWEST NATIONAL LIFE INSURANCE COMI	0.00%	172	558	\$92,878	\$92,563	\$0	\$58,089	\$56,698	61.25%
187	MINNESOTA LIFE INSURANCE COMPANY	0.02%	121	333	\$656,395	\$688,935	\$0	\$571,899	\$181,043	26.28%
188	MODERN WOODMEN OF AMERICA	0.00%	283	5	\$341	\$333	\$0	\$20,467	\$15,292	4592.19%
189	MONY LIFE INSURANCE COMPANY	0.01%	154	184	\$203,199	\$215,406	\$91,845	\$229,248	\$321,234	149.13%
190	MUTUAL OF OMAHA INSURANCE COMPANY	4.64%	6	91,511	\$160,467,630	\$160,967,873	\$0	\$123,435,407	\$125,968,294	78.26%
191	MUTUAL TRUST LIFE INSURANCE COMPANY	0.00%	269	2	\$663	\$1,678	\$0	\$0	\$0	0.00%
192	NATIONAL CASUALTY COMPANY	0.00%	260	24	\$1,211	\$1,327	\$0	\$0	-\$100	-7.54%
193	NATIONAL FOUNDATION LIFE INSURANCE C	0.00%	214	61	\$13,534	\$14,671	\$0	\$0	\$0	0.00%
194	NATIONAL GUARDIAN LIFE INSURANCE CON	0.00%	225	32	\$7,668	\$7,570	\$0	\$23,149	\$23,149	305.80%
195	NATIONAL HEALTH INSURANCE COMPANY	0.00%	166	1,766	\$128,096	\$1,560,799	\$0	\$290,411	\$752,016	48.18%
196	NATIONAL LIFE INSURANCE COMPANY	0.00%	169	110	\$107,554	\$155,613	\$0	\$185,231	\$189,360	121.69%
197	NATIONAL TEACHERS ASSOCIATES LIFE INS	0.07%	77	5,412	\$2,304,591	\$2,305,308	\$0	\$696,148	\$792,142	34.36%
198	NATIONAL UNION FIRE INSURANCE COMPAN	0.00%	227	10	\$7,225	\$7,225	\$0	\$150	\$88	1.22%
199	NATIONWIDE LIFE AND ANNUITY INSURANC	0.00%	202	32	\$26,104	\$26,104	\$0	\$0	\$0	0.00%
200	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	234	3	\$5,749	\$5,749	\$0	\$4,751	\$4,751	82.64%
201	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	175	405	\$85,731	\$89,201	\$0	\$54,433	-\$19,960	-22.38%
202	NEW ERA LIFE INSURANCE COMPANY OF TH	0.00%	179	29	\$70,597	\$73,105	\$0	\$82,619	\$77,526	106.05%
203	NEW YORK LIFE INSURANCE COMPANY	0.16%	51	3,272	\$5,401,379	\$5,410,450	\$3,482	\$2,594,379	\$373,076	6.90%
204	NORTH AMERICAN INSURANCE COMPANY	0.07%	78	725	\$2,269,743	\$2,306,206	\$0	\$1,944,202	\$1,945,234	84.35%
205	NORTH AMERICAN SPECIALTY INSURANCE	0.00%	298	0	\$0	\$0	\$0	\$1,494	\$1,494	N/A
206	NORTHWESTERN LONG TERM CARE INSUR	0.40%	26	6,244	\$13,881,138	\$13,655,931	\$0	\$1,319,030	\$3,303,865	24.19%
207	NORTHWESTERN MUTUAL LIFE INSURANCE	0.72%	17	19,680	\$24,799,390	\$24,712,526	\$7,599,277	\$10,039,670	\$8,147,990	32.97%
208	OHIO NATIONAL LIFE ASSURANCE CORPOR	0.01%	144	203	\$256,571	\$257,520	\$0	\$502,382	\$498,808	193.70%
209	OHIO NATIONAL LIFE INSURANCE COMPAN	0.00%	162	96	\$147,458	\$148,581	\$23,992	\$177,000	\$175,075	117.83%
210	OLD AMERICAN INSURANCE COMPANY	0.00%	206	396	\$18,775	\$19,303	\$0	\$31,499	\$45,905	237.81%
211	OLD REPUBLIC INSURANCE COMPANY	0.00%	298	3	\$0	\$71	\$0	\$1,493	\$964	1357.75%
212	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	246	229	\$3,520	\$3,520	\$0	\$525	\$525	14.91%
213	OLD SURETY LIFE INSURANCE COMPANY	0.38%	28	6,371	\$13,069,194	\$13,059,770	\$0	\$8,121,456	\$8,183,146	62.66%
214	OLD UNITED LIFE INSURANCE COMPANY	0.00%	208	142	\$16,835	\$36,162	\$0	\$3,772	\$9,466	26.18%
215	OMAHA INSURANCE COMPANY	0.01%	159	170	\$178,368	\$176,530	\$0	\$135,943	\$148,728	84.25%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
216	OXFORD LIFE INSURANCE COMPANY	0.07%	75	2,037	\$2,330,817	\$2,363,176	\$0	\$1,932,232	\$1,950,811	82.55%
217	OZARK NATIONAL LIFE INSURANCE COMPAN	0.00%	185	1,001	\$55,831	\$56,638	\$0	\$12,825	\$12,775	22.56%
218	PACIFICARE LIFE AND HEALTH INSURANCE	0.00%	298	0	\$0	\$0	\$0	-\$25	-\$43	N/A
219	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	177	62	\$80,376	\$80,514	\$0	\$171,489	\$191,896	238.34%
220	PAUL REVERE LIFE INSURANCE COMPANY	0.08%	69	1,944	\$2,775,477	\$3,060,030	\$0	\$5,101,254	\$4,016,325	131.25%
221	PAVONIA LIFE INSURANCE COMPANY OF MI	0.00%	298	0	\$0	\$144	\$0	\$0	\$0	0.00%
222	PEKIN LIFE INSURANCE COMPANY	0.01%	129	397	\$509,163	\$435,865	\$0	\$211,592	\$244,013	55.98%
223	PENN MUTUAL LIFE INSURANCE COMPANY	0.00%	229	52	\$6,943	\$90,602	\$0	\$147,808	\$88,779	97.99%
224	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	105	2,142	\$1,078,471	\$1,060,337	\$0	\$833,522	\$787,990	74.32%
225	PHILADELPHIA AMERICAN LIFE INSURANCE	0.02%	114	1,800	\$840,718	\$795,886	\$0	\$487,567	\$548,754	68.95%
226	PHOENIX LIFE INSURANCE COMPANY	0.00%	193	65	\$42,891	\$42,153	\$0	\$144,613	\$73,032	173.25%
227	PHYSICIANS LIFE INSURANCE COMPANY	0.04%	96	559	\$1,511,274	\$1,515,382	\$0	\$1,290,996	\$1,287,472	84.96%
228	PHYSICIANS MUTUAL INSURANCE COMPAN	0.15%	54	5,961	\$5,143,966	\$5,177,010	\$0	\$3,661,760	\$3,716,306	71.78%
229	PRIMERICA LIFE INSURANCE COMPANY	0.00%	250	7	\$2,285	\$2,313	\$0	\$0	\$12	0.52%
230	PRINCIPAL LIFE INSURANCE COMPANY	0.24%	38	3,699	\$8,201,977	\$6,118,419	\$0	\$1,815,825	\$4,564,926	74.61%
231	PROFESSIONAL INSURANCE COMPANY	0.01%	146	370	\$245,418	\$247,806	\$0	\$184,558	\$184,558	74.48%
232	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	160	137	\$167,250	\$168,890	\$0	\$236,292	\$222,941	132.00%
233	PROVIDENT AMERICAN LIFE AND HEALTH IN	0.00%	184	20	\$61,815	\$61,725	\$0	\$25,538	\$24,977	40.46%
234	PROVIDENT LIFE AND ACCIDENT INSURANC	0.45%	23	29,120	\$15,567,204	\$15,808,201	\$0	\$8,319,105	\$7,938,961	50.22%
235	PROVIDENT LIFE AND CASUALTY INSURANC	0.01%	145	121	\$246,367	\$249,065	\$0	\$151,106	\$172,665	69.33%
236	PRUDENTIAL INSURANCE COMPANY OF AM	0.10%	63	1,642	\$3,562,273	\$3,542,135	\$0	\$1,764,676	\$2,158,357	60.93%
237	PURITAN LIFE INSURANCE COMPANY OF AN	0.00%	161	30	\$163,321	\$163,448	\$0	\$68,107	\$75,750	46.35%
238	PYRAMID LIFE INSURANCE COMPANY	0.01%	156	140	\$188,150	\$189,445	\$0	\$237,248	\$266,162	140.50%
239	RELIANCE STANDARD LIFE INSURANCE COI	0.00%	247	21	\$3,428	\$3,428	\$0	\$0	\$0	0.00%
240	RELIASTAR LIFE INSURANCE COMPANY	0.00%	248	2	\$3,010	\$3,074	\$0	\$0	-\$4,308	-140.14%
241	RELIASTAR LIFE INSURANCE COMPANY OF	0.00%	198	30	\$30,590	\$29,700	\$0	\$317,598	\$331,005	1114.49%
242	RENAISSANCE LIFE & HEALTH INSURANCE I	0.03%	108	2,370	\$1,032,714	\$1,032,714	\$0	\$774,296	\$774,396	74.99%
243	RESERVE NATIONAL INSURANCE COMPANY	0.20%	42	8,409	\$6,984,374	\$7,047,608	\$0	\$4,271,177	\$4,238,882	60.15%
244	RIVERSOURCE LIFE INSURANCE COMPANY	0.14%	56	3,648	\$4,997,648	\$5,043,299	\$0	\$5,773,244	\$5,846,764	115.93%
245	ROYAL NEIGHBORS OF AMERICA	0.01%	158	25	\$182,537	\$192,119	\$0	\$97,762	\$95,588	49.75%
246	SAGICOR LIFE INSURANCE COMPANY	0.00%	265	2	\$867	\$887	\$0	\$0	\$0	0.00%
247	SECURITY MUTUAL LIFE INSURANCE COMP.	0.00%	275	2	\$491	\$522	\$0	\$0	\$0	0.00%
248	SECURITY NATIONAL LIFE INSURANCE COM	0.00%	263	37	\$957	\$974	\$0	\$0	\$0	0.00%
249	SENIOR HEALTH INSURANCE COMPANY OF	0.07%	74	1,539	\$2,442,829	\$3,095,408	\$0	\$7,201,310	\$6,833,919	220.78%
250	SENTRY LIFE INSURANCE COMPANY (L&H A	0.00%	279	1	\$411	\$407	\$0	\$0	-\$92	-22.60%
251	SETTLERS LIFE INSURANCE COMPANY	0.00%	239	2	\$5,173	\$5,224	\$0	\$0	\$0	0.00%
252	SHELTER LIFE INSURANCE COMPANY	0.01%	141	191	\$283,432	\$291,756	\$0	\$395,091	\$163,544	56.06%
253	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	183	7	\$62,548	\$62,574	\$0	\$15,716	\$15,933	25.46%
254	SILVERSCRIPT INSURANCE COMPANY	2.95%	7	133,977	\$102,022,409	\$101,254,274	\$0	\$93,845,067	\$78,538,850	77.57%
255	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	291	38	\$131	\$131	\$0	\$0	\$0	0.00%
256	SONS OF NORWAY	0.00%	295	1	\$37	\$47	\$0	\$0	\$0	0.00%
257	STANDARD INSURANCE COMPANY	0.09%	68	1,349	\$3,002,521	\$2,989,674	\$0	\$512,557	\$724,175	24.22%
258	STANDARD LIFE AND ACCIDENT INSURANCE	0.05%	86	2,236	\$1,791,166	\$1,813,203	\$0	\$1,376,851	\$966,254	53.29%
259	STANDARD LIFE AND CASUALTY COMPANY	0.00%	192	11	\$45,235	\$45,235	\$0	\$865	\$3,385	7.48%
260	STANDARD SECURITY LIFE INSURANCE COI	0.00%	256	3	\$1,638	\$1,592	\$0	\$0	\$0	0.00%
261	STARMOUNT LIFE INSURANCE COMPANY	0.02%	120	6,811	\$721,259	\$725,760	\$0	\$387,279	\$391,494	53.94%
262	STATE FARM MUTUAL AUTOMOBILE INSUR/	0.68%	20	22,469	\$23,658,225	\$20,860,265	\$410	\$13,526,050	\$13,916,857	66.71%
263	STATE LIFE INSURANCE COMPANY	0.02%	124	326	\$595,284	\$597,532	\$0	\$387,840	\$568,834	95.20%
264	STATE MUTUAL INSURANCE COMPANY	0.04%	98	1,204	\$1,409,764	\$1,414,914	\$0	\$345,661	\$384,014	27.14%
265	STERLING INVESTORS LIFE INSURANCE CO	0.01%	130	491	\$504,262	\$529,535	\$0	\$190,428	\$177,007	33.43%
266	STERLING LIFE INSURANCE COMPANY	0.11%	61	1,466	\$3,825,654	\$3,889,028	\$0	\$2,768,608	\$2,781,326	71.52%
267	SYMETRA LIFE INSURANCE COMPANY	0.00%	216	22	\$13,475	\$15,257	\$0	\$23,982	-\$18,482	-121.14%
268	SYMPHONIX HEALTH INSURANCE INC	0.15%	53	5,058	\$5,249,260	\$6,167,581	\$0	\$7,423,008	\$5,823,775	94.43%
269	TEACHERS INSURANCE AND ANNUITY ASSC	0.01%	153	122	\$206,709	\$209,023	\$0	\$397,673	\$531,600	254.33%
270	THE RELIABLE LIFE INSURANCE COMPANY	0.01%	139	3,346	\$326,462	\$327,286	\$0	\$86,182	\$91,084	27.83%
271	THE TRAVELERS PROTECTIVE ASSOCIATIOI	0.00%	204	1,393	\$24,491	\$24,491	\$0	\$10,703	\$8,483	34.64%
272	THRIVENT FINANCIAL FOR LUTHERANS	0.32%	31	7,654	\$10,995,632	\$10,900,955	\$157,839	\$12,575,163	\$10,588,930	97.14%
273	TIAA-CREF LIFE INSURANCE COMPANY	0.00%	163	59	\$131,839	\$131,943	\$0	\$19,091	\$25,391	19.24%
274	TIME INSURANCE COMPANY	0.20%	43	8,727	\$6,880,275	\$3,597,247	\$0	\$6,318,217	\$6,152,103	171.02%
275	TRANSAMERICA FINANCIAL LIFE INSURANC	0.00%	273	10	\$538	\$545	\$0	\$0	\$0	0.00%
276	TRANSAMERICA LIFE INSURANCE COMPAN'	0.43%	24	12,686	\$14,750,313	\$15,511,100	\$0	\$15,790,846	\$17,444,090	112.46%
277	TRANSAMERICA PREMIER LIFE INSURANCE	1.41%	11	24,853	\$48,937,266	\$48,973,624	\$0	\$37,945,058	\$36,497,152	74.52%
278	TRAVELERS INDEMNITY COMPANY	0.00%	298	0	\$0	\$253	\$0	\$0	\$0	0.00%
279	TRUASSURE INSURANCE COMPANY	0.02%	128	1,264	\$537,271	\$0	\$0	\$506,052	\$478,930	N/A
280	TRUSTMARK INSURANCE COMPANY	0.00%	165	479	\$131,695	\$136,237	\$0	\$75,357	\$63,125	46.33%
281	UNICARE LIFE & HEALTH INSURANCE COMP	0.00%	241	36	\$4,754	\$7,444	\$0	\$11,680	\$10,012	134.50%
282	UNIFIED LIFE INSURANCE COMPANY	0.00%	173	295	\$90,983	\$93,452	\$0	\$41,357	\$33,878	36.25%
283	UNION FIDELITY LIFE INSURANCE COMPAN)	0.00%	203	128	\$24,639	\$26,124	\$0	\$3,654	\$3,008	11.51%
284	UNION LABOR LIFE INSURANCE COMPANY	0.00%	230	21	\$6,618	\$11,818	\$0	\$11,145	\$19,871	168.14%
285	UNION SECURITY INSURANCE COMPANY	0.05%	88	1,137	\$1,711,056	\$1,837,839	\$0	\$2,147,829	\$6,352,333	345.64%
286	UNITED AMERICAN INSURANCE COMPANY	0.15%	55	4,249	\$5,044,519	\$5,318,071	\$0	\$3,359,060	\$4,711,166	88.59%



**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
287	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.03%	107	908	\$1,054,090	\$1,066,211	\$0	\$768,167	\$711,006	66.69%
288	UNITED HEALTHCARE LIFE INSURANCE COMPANY	1.11%	14	10,013	\$38,331,209	\$38,780,688	\$0	\$34,370,110	\$33,349,762	86.00%
289	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	284	0	\$324	\$347	\$0	\$0	-\$5,347	-1540.92%
290	UNITED HOME LIFE INSURANCE COMPANY	0.00%	266	2	\$806	\$785	\$0	\$0	\$0	0.00%
291	UNITED INSURANCE COMPANY OF AMERICA	0.00%	195	350	\$42,121	\$42,041	\$0	\$16,615	\$17,101	40.68%
292	UNITED LIFE INSURANCE COMPANY	0.00%	207	29	\$17,568	\$17,819	\$0	\$19,100	\$16,500	92.60%
293	UNITED NATIONAL LIFE INSURANCE COMPANY	0.02%	116	646	\$811,764	\$818,483	\$0	\$530,442	\$623,543	76.18%
294	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.88%	16	10,539	\$30,478,441	\$30,705,346	\$0	\$19,945,893	\$19,625,432	63.92%
295	UNITED SECURITY ASSURANCE COMPANY	0.04%	100	589	\$1,309,397	\$1,316,611	\$0	\$694,799	\$753,452	57.23%
296	UNITED SECURITY HEALTH AND CASUALTY	0.00%	213	44	\$13,879	\$12,509	\$0	\$1,139	\$6,576	52.57%
297	UNITED STATES LIFE INSURANCE COMPANY	0.00%	285	1	\$239	\$238	\$0	\$0	\$0	0.00%
298	UNITED WORLD LIFE INSURANCE COMPANY	0.07%	72	788	\$2,546,443	\$2,577,207	\$0	\$1,797,606	\$1,756,405	68.15%
299	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.10%	64	2,463	\$3,525,429	\$3,878,831	\$0	\$7,681,287	\$9,297,127	239.69%
300	USAA LIFE INSURANCE COMPANY	0.12%	60	2,022	\$4,249,345	\$4,242,027	\$0	\$3,047,934	\$3,092,197	72.89%
301	USABLE LIFE	0.01%	155	623	\$198,259	\$198,259	\$0	\$44,282	\$44,282	22.34%
302	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	222	87	\$8,208	\$8,306	\$0	\$3,147	\$3,276	39.44%
303	WASHINGTON NATIONAL INSURANCE COMPANY	0.56%	22	23,888	\$19,328,291	\$19,558,814	\$0	\$12,897,279	\$11,590,639	59.26%
304	WELLCARE PRESCRIPTION INSURANCE INC	0.26%	37	12,426	\$8,833,338	\$8,833,338	\$0	\$4,580,818	\$5,802,605	65.69%
305	WESTERN AND SOUTHERN LIFE INSURANCE	0.02%	125	1,859	\$578,939	\$581,019	\$0	\$378,989	\$378,959	65.22%
306	WESTERN CATHOLIC UNION	0.05%	87	1,316	\$1,787,187	\$1,636,425	\$0	\$1,028,272	\$1,229,527	75.13%
307	WILCAC LIFE INSURANCE COMPANY	0.00%	219	10	\$11,996	\$11,996	\$0	\$0	\$0	0.00%
308	WILCO LIFE INSURANCE COMPANY	0.01%	149	593	\$237,020	\$240,807	\$0	\$479,084	\$477,970	198.49%
309	WOODMEN OF THE WORLD LIFE INSURANCE	0.00%	189	138	\$49,898	\$50,148	\$3,505	\$4,730	\$4,773	9.52%
TOTAL		100.00%		2,296,589	\$3,460,396,694	\$3,474,762,493	\$8,347,590	\$2,747,333,175	\$2,777,688,813	79.94%



**GROUP  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**2016 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(SMALL EMPLOYER 2 - 50 EMPLOYEES)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	1.60%	7	5,857	\$18,539,674	\$18,530,419	\$0	\$14,660,997	\$14,575,818	78.66%
2	AMERICAN ALTERNATIVE INSURANCE CORPORAT	0.00%	12	0	\$0	\$0	\$0	-\$473	-\$4,078	N/A
3	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	14.20%	3	30,937	\$164,175,636	\$164,175,636	\$0	\$125,547,554	\$128,132,449	78.05%
4	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.01%	9	2	\$149,338	\$149,338	\$0	\$823,067	\$367,137	245.84%
5	COVENTRY HEALTH AND LIFE INSURANCE COMPA	10.19%	4	21,243	\$117,753,157	\$117,753,157	\$0	\$98,314,664	\$90,875,858	77.17%
6	COX HEALTH SYSTEMS INSURANCE COMPANY	1.26%	8	3,441	\$14,517,667	\$14,517,667	\$0	\$12,989,075	\$13,170,993	90.72%
7	FEDERATED MUTUAL INSURANCE COMPANY	3.78%	6	8,326	\$43,668,411	\$43,668,411	\$0	\$35,504,713	\$35,605,460	81.54%
8	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	34.47%	1	81,241	\$398,420,196	\$396,696,212	\$0	\$295,273,243	\$294,402,936	74.21%
9	HUMANA INSURANCE COMPANY	5.92%	5	16,149	\$68,421,467	\$68,421,634	\$0	\$46,485,080	\$57,677,713	84.30%
10	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	10	0	\$27,358	\$107,505	\$0	\$18,121	-\$127,961	-119.03%
11	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	11	1	\$3,460	\$3,460	\$0	\$0	\$0	0.00%
12	MADISON NATIONAL LIFE INSURANCE COMPANY II	0.00%	12	0	\$0	\$0	\$0	\$401	-\$427	N/A
13	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	12	0	\$0	\$0	\$0	\$28,334	\$44,687	N/A
14	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	12	0	\$0	\$0	\$0	-\$4,650	-\$4,723	N/A
15	STANDARD SECURITY LIFE INSURANCE COMPANY	0.00%	12	0	-\$4,618	-\$4,618	\$0	\$7,155	\$7,155	-154.94%
16	TIME INSURANCE COMPANY	-0.01%	12	0	-\$162,888	-\$46,006	\$0	\$600,597	\$24,074	-52.33%
17	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	12	0	\$0	\$0	\$0	\$5,685	\$5,376	N/A
18	UNION SECURITY INSURANCE COMPANY	0.00%	12	0	\$0	\$0	\$0	-\$79	-\$79	N/A
19	UNITED HEALTHCARE INSURANCE COMPANY	28.58%	2	702,350	\$330,340,627	\$333,372,946	\$0	\$231,817,370	\$236,508,132	70.94%
TOTAL		100.00%		869,547	\$1,155,849,485	\$1,157,345,761	\$0	\$862,070,854	\$871,260,520	75.28%

**2016 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(SMALL EMPLOYER 3 - 25 EMPLOYEES)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	1.94%	7	3,915	\$12,250,295	\$12,421,210	\$0	\$9,050,297	\$8,997,716	72.44%
2	AMERICAN ALTERNATIVE INSURANCE CORPORA	0.00%	12	0	\$0	\$0	\$0	-\$473	-\$4,078	N/A
3	BLUE CROSS AND BLUE SHIELD OF KANSAS CIT	12.76%	4	14,664	\$80,776,690	\$80,776,690	\$0	\$58,173,153	\$58,974,133	73.01%
4	CIGNA LIFE INSURANCE COMPANY OF NEW YOR	0.02%	9	2	\$149,338	\$149,338	\$0	\$823,076	\$367,137	245.84%
5	COVENTRY HEALTH AND LIFE INSURANCE COMF	12.84%	3	14,396	\$81,243,607	\$81,243,607	\$0	\$75,819,007	\$70,082,295	86.26%
6	COX HEALTH SYSTEMS INSURANCE COMPANY	1.67%	8	1,472	\$10,567,706	\$10,567,706	\$0	\$9,984,986	\$10,124,830	95.81%
7	FEDERATED MUTUAL INSURANCE COMPANY	5.11%	6	5,861	\$32,322,719	\$32,322,719	\$0	\$18,960,287	\$19,031,593	58.88%
8	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	23.68%	2	30,552	\$149,832,398	\$149,184,066	\$0	\$111,042,308	\$110,715,015	74.21%
9	HUMANA INSURANCE COMPANY	5.95%	5	13,845	\$37,628,532	\$39,103,721	\$0	\$23,587,091	\$28,769,582	73.57%
10	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	10	0	\$19,154	\$72,523	\$0	\$18,200	-\$127,400	-175.67%
11	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	11	1	\$3,460	\$3,460	\$0	\$0	\$0	0.00%
12	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	12	0	\$0	\$0	\$0	-\$4,650	-\$4,723	N/A
13	STANDARD SECURITY LIFE INSURANCE COMPAN	0.00%	12	0	-\$4,618	-\$4,618	\$0	\$137,543	\$137,543	-2978.41%
14	TIME INSURANCE COMPANY	-0.01%	12	0	-\$75,683	-\$22,466	\$0	\$468,250	\$18,769	-83.54%
15	UNITED HEALTHCARE INSURANCE COMPANY	36.05%	1	53,125	\$228,105,526	\$230,199,390	\$0	\$158,076,978	\$161,275,624	70.06%
TOTAL		100.00%		137,833	\$632,819,124	\$636,017,346	\$0	\$466,136,053	\$468,358,036	73.64%

**2016 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER /UNION**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.12%	14	1,288	\$2,446,287	\$2,465,825	\$0	\$1,819,478	\$1,239,943	50.29%
2	AETNA HEALTH INSURANCE COMPANY	0.00%	21	168	\$27,663	\$27,663	\$0	\$25,493	\$25,477	92.10%
3	AETNA LIFE INSURANCE COMPANY	8.11%	5	35,644	\$169,723,771	\$169,341,771	\$0	\$142,141,115	\$141,467,397	83.54%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY S	0.00%	25	0	-\$367	-\$367	\$0	-\$405	-\$405	110.35%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	25	0	\$0	\$0	\$0	-\$329	-\$3,793	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.13%	13	1,760	\$2,766,107	\$2,766,107	\$0	\$6,560,642	\$6,506,071	235.21%
7	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	25	0	\$0	\$0	\$0	\$31,932	\$31,932	N/A
8	BCS INSURANCE COMPANY	0.03%	18	601	\$537,096	\$561,329	\$0	\$159,192	\$140,753	25.07%
9	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	18.65%	3	141,900	\$390,219,016	\$390,219,016	\$0	\$300,273,576	\$293,615,156	75.24%
10	CIGNA HEALTH AND LIFE INSURANCE COMPANY	3.48%	7	36,755	\$72,873,511	\$67,077,963	\$0	\$56,873,732	\$56,986,031	84.95%
11	CONNECTICUT GENERAL LIFE INS CO	0.18%	11	1,141	\$3,847,641	\$4,399,303	\$0	\$3,421,472	\$3,299,184	74.99%
12	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	9.21%	4	34,073	\$192,647,973	\$192,647,973	\$0	\$182,376,390	\$168,577,201	87.51%
13	COX HEALTH SYSTEMS INSURANCE COMPANY	4.15%	6	21,379	\$86,852,771	\$86,852,771	\$0	\$79,152,076	\$79,842,764	91.93%
14	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	22	3	\$10,234	\$12,387	\$0	\$6,624	\$6,525	52.68%
15	FEDERATED MUTUAL INSURANCE COMPANY	0.20%	10	1,234	\$4,264,322	\$4,264,322	\$0	\$3,865,130	\$3,976,849	93.26%
16	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	27.03%	1	128,971	\$565,575,644	\$567,172,951	\$0	\$449,363,215	\$450,498,415	79.43%
17	HUMANA INSURANCE COMPANY	1.16%	8	6,254	\$24,250,953	\$24,251,106	\$0	\$34,125,677	\$22,262,413	91.80%
18	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	24	8	\$1,323	\$1,323	\$0	\$0	\$0	0.00%
19	METROPOLITAN LIFE INSURANCE COMPANY	0.07%	16	11,851	\$1,445,422	\$1,100,398	\$0	\$561,243	\$885,180	80.44%
20	NATIONWIDE LIFE INSURANCE COMPANY	0.04%	17	340	\$887,113	\$1,101,794	\$0	\$641,001	\$640,901	58.17%
21	SHELTER LIFE INSURANCE COMPANY	0.14%	12	435	\$2,960,702	\$2,940,204	\$0	\$2,790,115	\$2,742,179	93.26%
22	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	23	3	\$4,972	\$4,966	\$0	\$0	\$0	0.00%
23	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.01%	19	0	\$244,804	\$140,440	\$0	\$130,388	\$130,388	92.84%
24	STATE FARM MUTUAL AUTOMOBILE INSURANCE COI	0.36%	9	1,255	\$7,532,509	\$7,532,509	\$0	\$6,031,894	\$6,152,166	81.67%
25	TRUSTMARK LIFE INSURANCE COMPANY	0.09%	15	0	\$1,832,281	\$1,859,234	\$0	\$1,686,233	\$1,594,823	85.78%
26	UNITED HEALTHCARE INSURANCE COMPANY	26.81%	2	133,816	\$560,975,559	\$566,124,960	\$0	\$512,737,373	\$523,112,475	92.40%
27	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.01%	20	397	\$128,691	\$182,230	\$0	\$25,743	\$17,206	9.44%
TOTAL		100.00%		559,276	\$2,092,055,998	\$2,093,048,178	\$0	\$1,784,799,000	\$1,763,747,231	84.27%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - ASSOCIATION**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	18.49%	2	10,379	\$18,351,595	\$18,358,778	\$0	\$9,859,735	\$9,471,173	51.59%
2	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.10%	8	80	\$102,158	\$102,158	\$0	\$8,138	\$5,444	5.33%
3	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.29%	6	70	\$289,679	\$288,662	\$0	\$590,328	\$595,753	206.38%
4	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	14	0	\$0	\$0	\$0	-\$676	\$0	N/A
5	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	14	0	\$0	\$0	\$0	\$0	-\$7	N/A
6	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.14%	7	36	\$137,755	\$136,130	\$0	\$125,738	\$136,647	100.38%
7	GOLDEN RULE INSURANCE COMPANY	72.02%	1	20,898	\$71,502,642	\$72,294,977	\$0	\$52,366,501	\$49,108,350	67.93%
8	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.66%	5	90	\$652,556	\$649,732	\$0	\$310,644	\$309,728	47.67%
9	JOHN ALDEN LIFE INSURANCE COMPANY	-0.17%	14	0	-\$166,982	-\$103,023	\$0	\$117,626	-\$28,709	27.87%
10	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	-0.03%	14	0	-\$27,727	-\$359	\$0	-\$393	-\$11,044	3076.32%
11	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.01%	11	16	\$12,658	\$12,557	\$0	\$0	\$0	0.00%
12	NATIONAL HEALTH INSURANCE COMPANY	0.01%	10	74	\$13,167	\$540	\$0	\$100	\$210	38.89%
13	NEW YORK LIFE INSURANCE COMPANY	0.00%	14	0	\$0	\$0	\$0	-\$3,555	-\$11,605	N/A
14	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	12	0	\$1,433	\$1,546	\$0	\$50	\$612	39.59%
15	RESERVE NATIONAL INSURANCE COMPANY	0.02%	9	17	\$20,771	\$21,514	\$0	\$22,228	\$27,030	125.64%
16	STANDARD SECURITY LIFE INSURANCE COMPANY O	1.17%	4	1,446	\$1,159,579	\$1,181,463	\$0	\$871,761	\$871,761	73.79%
17	STARR INDEMNITY & LIABILITY COMPANY	0.00%	14	0	\$0	\$0	\$0	-\$37	-\$40,859	N/A
18	TIME INSURANCE COMPANY	-0.01%	14	0	-\$8,496	\$1,359	\$0	\$1,823,956	-\$500,688	-36842.38%
19	TRUSTMARK INSURANCE COMPANY	0.00%	13	1	\$538	\$540	\$0	\$0	\$0	0.00%
20	UNITED HEALTHCARE LIFE INSURANCE COMPANY	7.29%	3	154	\$7,235,181	\$1,728,067	\$0	\$1,696,863	\$1,638,381	94.81%
TOTAL		100.00%		33,261	\$99,276,507	\$94,674,641	\$0	\$67,789,007	\$61,572,177	65.04%



**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - DISCRETIONARY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MUTUAL OF OMAHA INSURANCE COMPANY	22.77%	2	1	\$286	\$286	\$0	\$0	\$0	0.00%
2	UNION SECURITY INSURANCE COMPANY	77.23%	1	1	\$970	\$989	\$0	\$5	(\$120)	-12.13%
TOTAL		100.00%		2	\$1,256	\$1,275	\$0	\$5	(\$120)	-9.41%

**2016 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - FEDERAL EMPLOYEES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	2.20%	3	11,137	\$14,566,904	\$14,357,343	\$0	\$6,632,617	\$6,797,848	47.35%
2	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	34.17%	2	31,326	\$226,748,040	\$226,748,040	\$0	\$200,298,318	\$200,075,211	88.24%
3	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	63.43%	1	60,146	\$420,884,805	\$413,684,713	\$0	\$371,123,417	\$379,484,129	91.73%
4	HUMANA INSURANCE COMPANY	0.20%	4	5,742	\$1,331,893	\$1,331,893	\$0	\$638,589	\$662,625	49.75%
5	NATIONAL CASUALTY COMPANY	0.00%	5	0	\$0	\$2	\$0	\$0	\$0	0.00%
6	UNIMERICA INSURANCE COMPANY	0.00%	5	0	\$0	\$0	\$0	\$105	\$146	N/A
TOTAL		100.00%		108,351	\$663,531,642	\$656,121,991	\$0	\$578,693,046	\$587,019,959	89.47%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	34.55%	1	270,448	\$1,385,533,201	\$1,378,203,608	\$0	\$1,116,070,519	\$1,124,695,208	81.61%
2	UNITED HEALTHCARE INSURANCE COMPANY	22.22%	2	836,166	\$891,316,186	\$899,497,906	\$0	\$744,554,743	\$759,620,607	84.45%
3	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	19.48%	3	204,163	\$781,142,692	\$781,142,692	\$0	\$626,119,448	\$621,822,816	79.60%
4	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	7.74%	4	55,316	\$310,401,130	\$310,401,130	\$0	\$280,691,054	\$259,453,059	83.59%
5	AETNA LIFE INSURANCE COMPANY	5.51%	5	63,017	\$221,181,944	\$220,588,311	\$0	\$173,294,464	\$172,312,236	78.11%
6	COX HEALTH SYSTEMS INSURANCE COMPANY	2.53%	6	24,820	\$101,370,438	\$101,370,438	\$0	\$92,141,151	\$93,013,757	91.76%
7	HUMANA INSURANCE COMPANY	2.34%	7	28,145	\$94,004,313	\$94,004,633	\$0	\$81,249,346	\$80,602,751	85.74%
8	CIGNA HEALTH AND LIFE INSURANCE COMPANY	1.82%	8	36,755	\$72,873,511	\$67,077,963	\$0	\$56,873,732	\$56,986,031	84.95%
9	GOLDEN RULE INSURANCE COMPANY	1.78%	9	20,898	\$71,502,642	\$72,294,977	\$0	\$52,366,501	\$49,108,350	67.93%
10	FEDERATED MUTUAL INSURANCE COMPANY	1.20%	10	9,560	\$47,932,733	\$47,932,733	\$0	\$39,369,843	\$39,582,309	82.58%
11	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.19%	11	1,255	\$7,532,509	\$7,532,509	\$0	\$6,031,894	\$6,152,166	81.67%
12	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.18%	12	154	\$7,235,181	\$1,728,067	\$0	\$1,696,863	\$1,638,381	94.81%
13	CONNECTICUT GENERAL LIFE INS CO	0.10%	13	1,141	\$3,847,641	\$4,399,303	\$0	\$3,421,472	\$3,299,184	74.99%
14	SHELTER LIFE INSURANCE COMPANY	0.07%	14	435	\$2,960,702	\$2,940,204	\$0	\$2,790,115	\$2,742,179	93.26%
15	AMERICAN NATIONAL INSURANCE COMPANY	0.07%	15	1,760	\$2,766,107	\$2,766,107	\$0	\$6,560,642	\$6,506,071	235.21%
16	4 EVER LIFE INSURANCE COMPANY	0.06%	16	1,288	\$2,446,287	\$2,465,825	\$0	\$1,819,478	\$1,239,943	50.29%
17	TRUSTMARK LIFE INSURANCE COMPANY	0.05%	17	0	\$1,832,281	\$1,859,234	\$0	\$1,691,918	\$1,600,199	86.07%
18	METROPOLITAN LIFE INSURANCE COMPANY	0.04%	18	11,851	\$1,445,422	\$1,100,398	\$0	\$589,577	\$929,867	84.50%
19	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.03%	19	1,446	\$1,399,765	\$1,317,285	\$0	\$1,009,304	\$1,009,304	76.62%
20	NATIONWIDE LIFE INSURANCE COMPANY	0.02%	20	340	\$887,113	\$1,101,794	\$0	\$641,001	\$640,901	58.17%
21	BCS INSURANCE COMPANY	0.01%	21	601	\$537,096	\$561,329	\$0	\$159,192	\$140,753	25.07%
22	AMERICAN NATIONAL LIFE INSURANCE COMPANY O	0.01%	22	70	\$289,679	\$288,662	\$0	\$590,328	\$595,753	206.38%
23	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	23	2	\$149,338	\$149,338	\$0	\$823,067	\$367,137	245.84%
24	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	24	36	\$137,755	\$136,130	\$0	\$125,738	\$136,647	100.38%
25	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	25	397	\$128,691	\$182,230	\$0	\$25,743	\$17,206	9.44%
26	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.00%	26	80	\$102,158	\$102,158	\$0	\$7,665	\$1,366	1.34%
27	AETNA HEALTH INSURANCE COMPANY	0.00%	27	168	\$27,663	\$27,663	\$0	\$25,493	\$25,477	92.10%
28	RESERVE NATIONAL INSURANCE COMPANY	0.00%	28	17	\$20,771	\$21,514	\$0	\$22,228	\$27,030	125.64%
29	NATIONAL HEALTH INSURANCE COMPANY	0.00%	29	74	\$13,167	\$540	\$0	\$100	\$210	38.89%
30	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	30	16	\$12,658	\$12,557	\$0	\$0	\$0	0.00%
31	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	31	3	\$10,234	\$12,387	\$0	\$6,624	\$6,525	52.68%
32	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	32	3	\$4,972	\$4,966	\$0	\$0	\$0	0.00%
33	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	33	1	\$3,460	\$3,460	\$0	\$0	\$0	0.00%
34	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	34	0	\$1,433	\$1,546	\$0	\$50	\$612	39.59%
35	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	35	8	\$1,323	\$1,323	\$0	\$0	\$0	0.00%
36	UNION SECURITY INSURANCE COMPANY	0.00%	36	1	\$970	\$989	\$0	-\$74	-\$199	-20.12%
37	TRUSTMARK INSURANCE COMPANY	0.00%	37	1	\$538	\$540	\$0	\$0	\$0	0.00%
38	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	38	1	\$286	\$286	\$0	\$0	\$0	0.00%
39	AMERICAN FAMILY MUTUAL INSURANCE COMPANY :	0.00%	39	0	-\$367	-\$367	\$0	-\$405	-\$405	110.35%
40	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	39	0	\$0	\$0	\$0	-\$329	-\$3,793	N/A
41	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	39	0	\$0	\$0	\$0	-\$676	\$0	N/A
42	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	39	0	\$0	\$0	\$0	\$31,932	\$31,932	N/A
43	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	39	0	\$0	\$0	\$0	\$0	-\$7	N/A
44	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	39	0	-\$139,624	\$4,482	\$0	\$135,747	-\$156,670	-3495.54%
45	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	39	0	\$0	\$0	\$0	\$401	-\$427	N/A
46	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	39	0	-\$27,727	-\$359	\$0	-\$393	-\$11,044	3076.32%
47	NATIONAL CASUALTY COMPANY	0.00%	39	0	\$0	\$2	\$0	\$0	\$0	0.00%
48	NEW YORK LIFE INSURANCE COMPANY	0.00%	39	0	\$0	\$0	\$0	-\$3,555	-\$11,605	N/A
49	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	39	0	\$0	\$0	\$0	-\$4,650	-\$4,723	N/A
50	STARR INDEMNITY & LIABILITY COMPANY	0.00%	39	0	\$0	\$0	\$0	-\$37	-\$40,859	N/A
51	TIME INSURANCE COMPANY	0.00%	39	0	-\$171,384	-\$44,647	\$0	\$2,424,553	-\$476,614	1067.52%
52	UNIMERICA INSURANCE COMPANY	0.00%	39	0	\$0	\$0	\$0	\$105	\$146	N/A
TOTAL		100.00%		1,570,437	\$4,010,714,888	\$4,001,191,846	\$0	\$3,293,351,912	\$3,283,599,767	82.07%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	22	2	\$4,840	\$5,053	\$0	\$3,827	\$2,984	59.05%
2	AETNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	28	0	\$0	\$0	\$0	-\$6	-\$7	N/A
3	AMERICAN NATIONAL LIFE INSURANCE COMPANY	0.46%	9	323	\$972,929	\$1,014,520	\$0	\$705,632	\$697,636	68.77%
4	AMERICAN REPUBLIC INSURANCE COMPANY	3.28%	3	2,484	\$6,928,544	\$6,933,823	\$0	\$5,517,623	\$5,427,731	78.28%
5	BANKERS LIFE AND CASUALTY COMPANY	1.22%	6	1,116	\$2,585,590	\$2,688,127	\$0	\$2,480,293	\$2,482,278	92.34%
6	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.07%	13	60	\$144,670	\$146,439	\$0	\$109,503	\$102,087	69.71%
7	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	25	1	\$1,660	\$1,662	\$0	\$1,474	\$1,505	90.55%
8	COMBINED INSURANCE CO OF AMERICA	0.00%	23	3	\$4,742	\$4,842	\$0	\$1,834	\$1,674	34.57%
9	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	19	2	\$6,624	\$6,584	\$0	\$0	\$0	0.00%
10	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	24	1	\$4,157	\$4,290	\$0	\$8,820	\$8,497	198.07%
11	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.36%	10	217	\$750,665	\$754,918	\$0	\$511,793	\$511,793	67.79%
12	GLOBE LIFE AND ACCIDENT INSURANCE COMPAN	0.01%	16	15	\$21,377	\$35,033	\$0	\$24,487	\$22,714	64.84%
13	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	17	6	\$16,907	\$17,324	\$0	\$15,641	\$15,718	90.73%
14	HARTFORD LIFE AND ACCIDENT INSURANCE COM	2.13%	5	2,910	\$4,499,263	\$4,578,677	\$0	\$3,225,523	\$3,242,641	70.82%
15	HARTFORD LIFE INSURANCE COMPANY	0.10%	12	141	\$209,245	\$203,956	\$0	\$103,880	\$102,314	50.16%
16	HEARTLAND NATIONAL LIFE INSURANCE COMPA	0.22%	11	223	\$474,124	\$468,948	\$0	\$335,670	\$348,548	74.33%
17	MEDICO INSURANCE COMPANY	1.09%	7	596	\$2,312,368	\$2,334,190	\$0	\$1,822,743	\$1,621,520	69.47%
18	MUTUAL OF OMAHA INSURANCE COMPANY	3.37%	2	2,461	\$7,111,936	\$7,179,139	\$0	\$5,652,868	\$5,603,431	78.05%
19	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	27	1	\$162	\$162	\$0	\$0	\$0	0.00%
20	OXFORD LIFE INSURANCE COMPANY	0.06%	14	1	\$121,176	\$121,425	\$0	\$82,542	\$78,514	64.66%
21	PRINCIPAL LIFE INSURANCE COMPANY	0.75%	8	477	\$1,574,775	\$1,574,775	\$0	\$1,371,179	\$1,363,986	86.61%
22	TRANSAMERICA FINANCIAL LIFE INSURANCE COI	0.00%	20	1	\$5,897	\$5,472	\$0	\$643	\$439	8.02%
23	TRANSAMERICA LIFE INSURANCE COMPANY	2.79%	4	2,243	\$5,889,704	\$5,834,841	\$0	\$4,185,436	\$4,318,674	74.02%
24	TRANSAMERICA PREMIER LIFE INSURANCE COM	0.02%	15	8	\$32,302	\$31,601	\$0	\$80,889	\$79,607	251.91%
25	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	18	3	\$9,214	\$10,620	\$0	\$1,580	\$1,074	10.11%
26	UNION LABOR LIFE INSURANCE COMPANY	0.00%	21	2	\$4,867	\$4,874	\$0	\$1,345	\$789	16.19%
27	UNITED HEALTHCARE INSURANCE COMPANY	84.05%	1	856,390	\$177,549,397	\$176,751,755	\$0	\$142,228,305	\$142,689,199	80.73%
28	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	26	3	\$1,000	\$1,000	\$0	\$188	\$943	94.30%
TOTAL		100.00%		869,690	\$211,238,135	\$210,714,050	\$0	\$168,473,712	\$168,726,289	80.07%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.72%	8	338	\$260,277	\$259,042	\$0	\$256,122	\$289,532	111.77%
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH /	0.00%	31	5	\$940	\$930	\$0	\$0	\$0	0.00%
3	ALLSTATE LIFE INSURANCE COMPANY	0.22%	11	60	\$78,331	\$83,236	\$0	\$210,336	\$404,048	485.42%
4	AMERICAN FIDELITY ASSURANCE COMPANY	0.10%	14	51	\$37,738	\$37,772	\$0	\$0	\$28,099	74.39%
5	AMERICAN REPUBLIC INSURANCE COMPANY	0.11%	13	43	\$38,289	\$40,213	\$0	\$96,152	\$0	0.00%
6	BCS INSURANCE COMPANY	0.00%	33	3	\$86	\$426	\$0	\$0	-\$25	-5.87%
7	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.01%	26	16	\$5,189	\$5,325	\$0	\$49,708	\$25,120	471.74%
8	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	34	0	\$0	\$0	\$0	\$0	-\$221	N/A
9	CONNECTICUT GENERAL LIFE INS CO	0.07%	17	54	\$24,124	\$24,124	\$0	\$78,856	\$138,491	574.08%
10	CONTINENTAL CASUALTY COMPANY	2.83%	7	3,203	\$1,028,101	-\$1,379,267	\$0	\$1,028,667	\$1,120,269	-81.22%
11	CONTINENTAL GENERAL INSURANCE COMPANY	0.04%	23	16	\$12,970	\$15,202	\$0	\$2,391	\$3,039	19.99%
12	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE I	0.03%	24	408	\$10,448	\$11,702	\$0	\$0	\$38	0.32%
13	GENWORTH LIFE INSURANCE COMPANY	9.08%	4	1,998	\$3,303,983	\$3,143,431	\$0	\$1,056,900	\$1,617,900	51.47%
14	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	30	1	\$1,320	\$1,320	\$0	\$0	-\$61	-4.62%
15	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	32	1	\$331	\$322	\$0	\$0	\$0	0.00%
16	HARTFORD LIFE INSURANCE COMPANY	0.01%	27	2	\$3,441	\$3,354	\$0	\$0	\$0	0.00%
17	JOHN HANCOCK LIFE & HEALTH INSURANCE COM	0.07%	18	22	\$24,091	\$24,091	\$0	\$0	\$0	0.00%
18	JOHN HANCOCK LIFE INSURANCE COMPANY (US	20.59%	3	8,755	\$7,491,278	\$7,491,278	\$0	\$3,894,152	\$8,607,143	114.90%
19	MEDAMERICA INSURANCE COMPANY	0.03%	25	36	\$9,651	\$11,818	\$0	\$25,551	\$30,302	256.41%
20	METROPOLITAN LIFE INSURANCE COMPANY	24.20%	2	7,930	\$8,806,155	\$8,314,640	\$0	\$6,761,793	\$7,095,570	85.34%
21	MONY LIFE INSURANCE COMPANY	0.01%	28	5	\$2,309	\$2,358	\$0	\$900	\$900	38.17%
22	MUTUAL OF OMAHA INSURANCE COMPANY	0.48%	9	166	\$172,953	\$184,568	\$0	\$56,220	\$87,067	47.17%
23	NEW YORK LIFE INSURANCE COMPANY	0.15%	12	82	\$53,323	\$55,892	\$0	\$264,152	\$139,169	249.00%
24	PRINCIPAL LIFE INSURANCE COMPANY	0.05%	21	45	\$18,056	\$20,492	\$0	\$73,128	\$74,931	365.66%
25	PROVIDENT LIFE AND ACCIDENT INSURANCE COI	0.05%	19	34	\$19,981	\$19,981	\$0	\$97,527	\$76,055	380.64%
26	PRUDENTIAL INSURANCE COMPANY OF AMERIC/	6.20%	6	2,209	\$2,256,343	\$2,246,337	\$0	\$818,907	\$812,457	36.17%
27	RIVERSOURCE LIFE INSURANCE COMPANY	0.04%	22	10	\$15,654	\$15,820	\$0	\$181	\$184	1.16%
28	SENIOR HEALTH INSURANCE COMPANY OF PENN	0.09%	15	41	\$33,794	\$36,998	\$0	\$151,297	\$188,784	510.25%
29	SENTRY INSURANCE A MUTUAL COMPANY	0.05%	20	22	\$18,510	\$15,491	\$0	\$0	\$44,195	285.29%
30	TEACHERS INSURANCE AND ANNUITY ASSOCIAT	0.27%	10	83	\$98,234	\$98,569	\$0	\$1,075,964	\$413,368	419.37%
31	TRANSAMERICA LIFE INSURANCE COMPANY	6.76%	5	1,720	\$2,459,410	\$2,513,707	\$0	\$2,891,487	\$2,381,223	94.73%
32	TRANSAMERICA PREMIER LIFE INSURANCE COM	0.00%	29	2	\$1,692	\$1,694	\$0	\$0	\$0	0.00%
33	UNITED WISCONSIN INSURANCE COMPANY	0.00%	34	2	\$0	\$0	\$0	\$0	-\$9,120	N/A
34	UNUM LIFE INSURANCE COMPANY OF AMERICA	27.68%	1	20,398	\$10,071,148	\$10,102,058	\$0	\$2,959,748	\$3,828,655	37.90%
35	WASHINGTON NATIONAL INSURANCE COMPANY	0.09%	16	21	\$31,730	\$41,701	\$0	\$82,977	\$348,119	834.80%
TOTAL		100.00%		47,782	\$36,389,880	\$33,444,625	\$0	\$21,933,116	\$27,745,231	82.96%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	46	2	\$473	\$523	\$0	\$0	\$0	0.00%
2	ALLSTATE LIFE INSURANCE COMPANY OF NEW Y	0.00%	48	0	\$232	\$241	\$0	\$0	\$0	0.00%
3	AMERICAN FAMILY LIFE ASSURANCE COMPANY (	0.02%	36	3	\$7,397	\$7,387	\$0	\$7,300	\$6,523	88.30%
4	AMERICAN FIDELITY ASSURANCE COMPANY	0.14%	28	263	\$40,621	\$42,947	\$0	\$20,700	\$28,938	67.38%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.14%	27	160	\$42,206	\$40,403	\$0	\$17,095	\$13,193	32.65%
6	AMERICAN HERITAGE LIFE INSURANCE COMPAN'	30.14%	1	65,389	\$8,989,228	\$9,034,318	\$0	\$4,063,208	\$4,176,510	46.23%
7	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.02%	37	92	\$5,550	\$5,529	\$0	\$0	\$0	0.00%
8	ASSURITY LIFE INSURANCE COMPANY	0.01%	38	8	\$4,329	\$3,838	\$0	\$200	-\$3,591	-93.56%
9	AXIS INSURANCE COMPANY	0.15%	26	648	\$45,348	\$45,082	\$0	\$9,549	\$9,450	20.96%
10	BALTIMORE LIFE INSURANCE COMPANY THE	0.01%	42	8	\$2,295	\$2,295	\$0	\$0	\$0	0.00%
11	BOSTON MUTUAL LIFE INSURANCE COMPANY	1.16%	17	1,108	\$346,659	\$348,098	\$0	\$103,750	\$102,930	29.57%
12	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	40	2	\$2,492	\$2,495	\$0	\$0	\$0	0.00%
13	COLONIAL LIFE & ACCIDENT INSURANCE COMPA	1.07%	19	1,310	\$320,427	\$326,085	\$0	\$109,350	\$150,434	46.13%
14	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	44	2	\$910	\$910	\$0	\$0	-\$20	-2.20%
15	COMBINED INSURANCE CO OF AMERICA	0.44%	23	758	\$131,349	\$139,357	\$0	\$106,938	\$84,896	60.92%
16	CONTINENTAL AMERICAN INSURANCE COMPANY	13.47%	2	18,716	\$4,017,786	\$4,066,764	\$0	\$1,629,305	\$1,682,855	41.38%
17	FAMILY HERITAGE LIFE INSURANCE COMPANY O	0.11%	31	102	\$31,973	\$31,816	\$0	\$625	\$631	1.98%
18	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.62%	22	1,712	\$184,173	\$185,428	\$0	\$24,325	\$6,887	3.71%
19	FREEDOM LIFE INSURANCE COMPANY OF AMERI	1.81%	15	271	\$540,997	\$534,614	\$0	\$418,707	\$455,037	85.12%
20	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.03%	34	20	\$9,300	\$8,882	\$0	\$9,089	\$10,301	115.98%
21	GUARDIAN LIFE INSURANCE COMPANY OF AMER	3.22%	9	12,816	\$961,161	\$991,076	\$0	\$330,368	\$1,006,092	101.52%
22	HARTFORD LIFE AND ACCIDENT INSURANCE COM	4.11%	5	3,971	\$1,227,052	\$1,248,710	\$0	\$117,500	\$118,124	9.46%
23	HM LIFE INSURANCE COMPANY	-0.01%	51	0	-\$3,764	-\$2,381	\$0	\$0	\$0	0.00%
24	HUMANA INSURANCE COMPANY	1.73%	16	2,399	\$515,581	\$515,581	\$0	-\$224,135	\$28,577	5.54%
25	KANAWHA INSURANCE COMPANY	1.09%	18	2,710	\$326,366	\$326,464	\$0	\$95,384	\$523,424	160.33%
26	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	51	0	\$0	\$0	\$0	\$3,211	\$4,011	N/A
27	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.95%	14	5,393	\$582,695	\$643,403	\$0	\$103,800	\$96,356	14.98%
28	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.13%	29	292	\$37,358	\$38,874	\$0	\$9,071	\$11,666	30.01%
29	MIDWEST NATIONAL LIFE INSURANCE COMPANY	0.11%	30	139	\$32,480	\$32,617	\$0	\$18,313	\$20,348	62.38%
30	MUTUAL OF OMAHA INSURANCE COMPANY	3.34%	7	11,382	\$996,962	\$1,019,802	\$0	\$336,394	-\$299,699	-29.39%
31	NATIONAL FOUNDATION LIFE INSURANCE COMP/	0.06%	33	71	\$17,212	\$17,074	\$0	\$0	\$0	0.00%
32	NATIONAL HEALTH INSURANCE COMPANY	0.85%	20	43	\$252,153	\$10,589	\$0	-\$4,719	\$47,361	447.27%
33	NATIONAL UNION FIRE INSURANCE COMPANY OF	3.83%	6	10,661	\$1,143,422	\$1,143,422	\$0	\$169,766	\$377,751	33.04%
34	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	47	2	\$251	\$228	\$0	\$0	\$0	0.00%
35	PHILADELPHIA AMERICAN LIFE INSURANCE COM	0.01%	39	12	\$3,022	\$3,069	\$0	\$0	\$0	0.00%
36	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	43	1	\$1,485	\$1,485	\$0	\$0	\$78,460	5283.50%
37	PRINCIPAL LIFE INSURANCE COMPANY	0.03%	35	20	\$8,948	\$8,948	\$0	\$50	\$50	0.56%
38	PROVIDENT LIFE AND ACCIDENT INSURANCE COI	0.00%	50	1	\$63	\$62	\$0	\$35,474	\$33,513	54053.23%
39	RELIASTAR LIFE INSURANCE COMPANY	2.93%	10	8,603	\$875,103	\$924,940	\$0	\$176,438	\$316,513	34.22%
40	SECURIAN LIFE INSURANCE COMPANY	0.00%	45	5	\$656	\$676	\$0	\$0	\$0	0.00%
41	STANDARD LIFE AND ACCIDENT INSURANCE COM	0.01%	41	11	\$2,412	\$2,431	\$0	\$0	-\$30	-1.23%
42	SUN LIFE ASSURANCE COMPANY OF CANADA	0.10%	32	428	\$31,129	\$31,129	\$0	\$6,027	\$6,027	19.36%
43	SYMETRA LIFE INSURANCE COMPANY	2.26%	13	463	\$674,464	\$672,278	\$0	\$0	\$0	0.00%
44	TRANSAMERICA LIFE INSURANCE COMPANY	2.81%	11	3,476	\$837,594	\$815,723	\$0	\$335,097	\$319,321	39.15%
45	TRANSAMERICA PREMIER LIFE INSURANCE COM	4.65%	4	5,887	\$1,388,429	\$1,358,275	\$0	\$455,557	\$448,336	33.01%
46	TRUSTMARK INSURANCE COMPANY	3.29%	8	3,822	\$981,008	\$983,872	\$0	\$184,157	\$184,087	18.71%
47	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$0	\$27,500	\$26,009	N/A
48	UNION FIDELITY LIFE INSURANCE COMPANY	0.79%	21	1,362	\$236,800	\$238,879	\$0	\$158,665	\$146,173	61.19%
49	UNION LABOR LIFE INSURANCE COMPANY	0.00%	49	4	\$183	\$184	\$0	\$0	\$24	13.04%
50	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.31%	25	1,797	\$91,842	\$88,007	\$0	\$45,825	\$66,389	75.44%
51	UNITED STATES FIRE INSURANCE COMPANY	0.37%	24	5,139	\$110,162	\$110,162	\$0	\$222	\$379	0.34%
52	UNUM LIFE INSURANCE COMPANY OF AMERICA	10.13%	3	8,782	\$3,021,978	\$3,079,084	\$0	\$744,700	\$771,644	25.06%
53	WASHINGTON NATIONAL INSURANCE COMPANY	2.52%	12	2,114	\$750,931	\$757,857	\$0	\$576,798	\$620,646	81.89%
TOTAL		100.00%		182,380	\$29,828,883	\$29,889,532	\$0	\$10,221,604	\$11,676,526	39.07%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	104	5	\$120	\$126	\$0	\$0	\$26	20.63%
2	AAA LIFE INSURANCE COMPANY	1.16%	25	6,306	\$1,155,753	\$1,171,600	\$0	\$247,863	-\$74,607	-6.37%
3	ACE AMERICAN INSURANCE COMPANY	0.99%	27	157,314	\$983,372	\$910,073	\$0	\$262,001	\$312,920	34.38%
4	ACE PROPERTY AND CASUALTY INSURANCE COI	0.00%	106	0	\$0	\$0	\$0	\$0	\$27,265	N/A
5	AEGIS SECURITY INSURANCE COMPANY	0.01%	83	872	\$7,465	\$5,839	\$0	\$1,103	\$1,103	18.89%
6	AETNA LIFE INSURANCE COMPANY	0.68%	31	32,280	\$678,045	\$681,677	\$0	\$614,638	\$694,814	101.93%
7	ALLSTATE LIFE INSURANCE COMPANY	0.37%	43	3,275	\$367,104	\$373,923	\$0	\$391,351	\$643,588	172.12%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.40%	41	966	\$400,117	\$310,501	\$0	\$162,097	\$191,469	61.66%
9	AMERICAN GENERAL LIFE INSURANCE CO	0.15%	55	7,211	\$145,273	\$138,939	\$0	\$134,060	\$160,263	115.35%
10	AMERICAN HEALTH AND LIFE INSURANCE COMP	0.28%	47	3,698	\$275,417	\$277,512	\$0	\$337,538	\$335,021	120.72%
11	AMERICAN HERITAGE LIFE INSURANCE COMPAN	6.29%	3	79,820	\$6,270,629	\$6,291,206	\$0	\$3,351,083	\$3,615,455	57.47%
12	AMERICAN INCOME LIFE INSURANCE CO	0.31%	44	181,052	\$307,754	\$309,488	\$0	\$245,567	\$250,253	80.86%
13	AMERICAN NATIONAL LIFE INSURANCE COMPAN	0.00%	93	1	\$621	\$621	\$0	\$0	\$12	1.93%
14	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.02%	78	488	\$18,150	\$18,082	\$0	\$750	\$866	4.79%
15	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	94	54	\$426	\$2,307	\$0	\$0	-\$6,954	-301.43%
16	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.63%	32	102,108	\$623,735	\$623,735	\$0	\$82,500	\$78,625	12.61%
17	AMERICAN UNITED LIFE INSURANCE COMPANY	0.07%	66	4,664	\$69,223	\$71,844	\$0	\$0	\$0	0.00%
18	AMEX ASSURANCE COMPANY	0.44%	38	514,843	\$436,624	\$464,617	\$0	\$853	\$7,839	1.69%
19	ANTHEM LIFE INSURANCE COMPANY	0.71%	30	66,012	\$705,254	\$705,042	\$0	\$237,000	\$233,375	33.10%
20	ASSURITY LIFE INSURANCE COMPANY	0.25%	48	993	\$251,200	\$262,504	\$0	\$56,690	\$66,161	25.20%
21	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.29%	45	2,473	\$288,787	\$286,124	\$0	\$218,691	\$112,084	39.17%
22	ATLANTIC SPECIALTY INSURANCE COMPANY	0.24%	49	3,156	\$237,901	\$308,385	\$0	\$199,233	\$198,224	64.28%
23	AUTO CLUB LIFE INSURANCE COMPANY	0.04%	73	494	\$35,700	\$36,182	\$0	\$12,500	\$6,140	16.97%
24	AXIS INSURANCE COMPANY	0.39%	42	36,391	\$389,047	\$397,795	\$0	\$59,523	\$69,036	17.35%
25	BANKERS LIFE AND CASUALTY COMPANY	0.00%	102	2	\$150	\$150	\$0	\$0	-\$1	-0.67%
26	BCS INSURANCE COMPANY	0.07%	68	3,381	\$64,838	\$65,058	\$0	\$25,043	\$30,708	47.20%
27	BERKLEY LIFE AND HEALTH INSURANCE COMPA	0.13%	58	27,743	\$131,580	\$222,057	\$0	\$12,818	\$248,739	112.02%
28	CAPITOL INDEMNITY CORPORATION	0.00%	87	101	\$1,665	\$1,301	\$0	\$0	\$282	21.68%
29	CATLIN INSURANCE COMPANY INC	1.13%	26	781	\$1,126,699	\$1,101,278	\$0	\$399,249	\$810,151	73.56%
30	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	100	3	\$166	\$166	\$0	\$0	\$0	0.00%
31	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	96	0	\$301	\$72	\$0	\$0	\$0	0.00%
32	CMFG LIFE INSURANCE COMPANY	1.66%	18	168,555	\$1,653,813	\$1,650,955	\$0	\$825,000	\$797,977	48.33%
33	COLONIAL LIFE & ACCIDENT INSURANCE COMPA	0.40%	40	1,629	\$401,556	\$413,332	\$0	\$115,255	\$115,132	27.85%
34	COMBINED INSURANCE CO OF AMERICA	0.14%	57	1,211	\$136,859	\$141,086	\$0	\$175,678	\$193,021	136.81%
35	COMMERCIAL TRAVELERS MUTUAL INSURANCE	0.03%	75	2,729	\$30,579	\$31,180	\$0	\$4,499	\$4,499	14.43%
36	CONNECTICUT GENERAL LIFE INS CO	0.00%	99	6	\$178	\$230	\$0	\$42	\$241	104.78%
37	CONTINENTAL AMERICAN INSURANCE COMPANY	4.81%	7	32,954	\$4,794,354	\$4,852,782	\$0	\$2,267,874	\$2,342,426	48.27%
38	CONTINENTAL CASUALTY COMPANY	0.00%	106	1	\$0	\$0	\$0	\$0	-\$8,735	N/A
39	FAMILY HERITAGE LIFE INSURANCE COMPANY O	0.00%	86	16	\$4,895	\$4,871	\$0	\$900	\$908	18.64%
40	FARM BUREAU LIFE INSURANCE COMPANY OF M	0.07%	67	122,833	\$66,038	\$66,038	\$0	\$60,000	\$59,000	89.34%
41	FARMERS NEW WORLD LIFE INSURANCE COMPA	0.00%	106	4	\$0	\$0	\$0	\$0	\$0	N/A
42	FEDERAL INSURANCE COMPANY	3.16%	11	208,396	\$3,144,724	\$3,270,308	\$0	\$1,747,961	\$1,679,077	51.34%
43	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	89	29	\$1,037	\$1,106	\$0	\$274,913	\$327,449	29606.60%
44	FREEDOM LIFE INSURANCE COMPANY OF AMERI	0.17%	53	413	\$172,645	\$170,608	\$0	\$64,695	\$70,308	41.21%
45	GERBER LIFE INSURANCE COMPANY	0.47%	37	65,954	\$465,661	\$480,358	\$0	\$29,684	\$28,926	6.02%
46	GOLDEN RULE INSURANCE COMPANY	0.52%	35	1,810	\$514,229	\$527,957	\$0	\$256,884	\$253,106	47.94%
47	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	103	1	\$122	\$123	\$0	\$0	\$9	7.32%
48	GREAT AMERICAN INSURANCE COMPANY	5.79%	5	5,712	\$5,766,078	\$6,647,970	\$0	\$2,162,878	-\$388,918	-5.85%
49	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.11%	61	496	\$113,189	\$104,781	\$0	\$8,240	\$2,280	2.18%
50	GUARDIAN LIFE INSURANCE COMPANY OF AMER	2.33%	17	213,889	\$2,324,574	\$2,369,209	\$0	\$1,065,865	\$2,387,336	100.77%
51	HARTFORD LIFE AND ACCIDENT INSURANCE COM	4.80%	8	193,757	\$4,778,503	\$4,875,880	\$0	\$1,597,255	\$1,596,801	32.75%
52	HARTFORD LIFE INSURANCE COMPANY	0.59%	34	3,960	\$590,649	\$575,704	\$0	\$166,317	\$163,808	28.45%
53	HM LIFE INSURANCE COMPANY	0.00%	106	0	-\$960	-\$597	\$0	\$0	\$0	0.00%
54	HUMANA INSURANCE COMPANY	0.05%	70	1,286	\$47,496	\$47,496	\$0	-\$7,239	\$3,363	7.08%
55	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	106	11	\$0	\$0	\$0	\$0	\$0	N/A
56	INSURANCE COMPANY OF NORTH AMERICA	0.00%	106	0	\$0	\$0	\$0	\$93,665	\$93,665	N/A
57	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	101	1	\$152	\$152	\$0	\$0	\$0	0.00%
58	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	106	0	\$0	-\$2	\$0	\$0	-\$868	43400.00%
59	KANAWHA INSURANCE COMPANY	0.43%	39	2,891	\$430,246	\$430,246	\$0	\$43,121	\$45,199	10.51%
60	LAMORAK INSURANCE COMPANY	0.00%	106	0	\$0	\$0	\$0	-\$17,898	-\$19,566	N/A
61	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.02%	79	1	\$16,631	\$16,631	\$0	\$8,046	\$8,046	48.38%
62	LIFE INSURANCE COMPANY OF NORTH AMERICA	2.63%	13	97,748	\$2,618,993	\$2,671,257	\$0	\$2,289,104	\$2,859,004	107.03%
63	LINCOLN LIFE & ANNUITY COMPANY OF NEW YO	0.00%	88	231	\$1,201	\$436	\$0	\$0	\$0	0.00%
64	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.38%	20	65,580	\$1,371,849	\$1,328,955	\$0	\$459,255	\$426,321	32.08%
65	MADISON NATIONAL LIFE INSURANCE COMPANY	0.02%	76	219	\$22,972	\$23,233	\$0	\$4,756	\$7,832	33.71%
66	MAPFRE LIFE INSURANCE COMPANY	0.00%	92	9	\$835	\$844	\$0	\$4,420	\$6,122	725.36%
67	METROPOLITAN LIFE INSURANCE COMPANY	5.81%	4	222,135	\$5,791,787	\$5,445,342	\$0	\$1,363,544	\$1,382,468	25.39%
68	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	90	2	\$873	\$876	\$0	\$0	\$0	0.00%
69	MIDWEST NATIONAL LIFE INSURANCE COMPANY	0.01%	85	126	\$7,151	\$7,177	\$0	\$0	-\$1,379	-19.21%
70	MINNESOTA LIFE INSURANCE COMPANY	8.00%	1	25,796	\$7,973,178	\$7,929,075	\$0	\$2,541,622	\$2,383,679	30.06%
71	MUTUAL OF OMAHA INSURANCE COMPANY	2.40%	15	283,304	\$2,390,280	\$2,245,011	\$0	\$773,801	\$2,483,025	110.60%
72	NATIONAL CASUALTY COMPANY	0.01%	81	5	\$11,823	\$10,791	\$0	\$1,277	\$177	1.64%
73	NATIONAL FOUNDATION LIFE INSURANCE COMP	0.09%	63	370	\$88,908	\$88,193	\$0	\$40,148	\$39,828	45.16%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
74	NATIONAL HEALTH INSURANCE COMPANY	0.22%	51	43	\$220,035	\$9,248	\$0	\$4,802	\$3,348	36.20%
75	NATIONAL UNION FIRE INSURANCE COMPANY OF	2.91%	12	896,557	\$2,895,543	\$2,891,044	\$0	\$375,647	\$343,596	11.88%
76	NATIONWIDE LIFE INSURANCE COMPANY	0.60%	33	50	\$602,692	\$621,606	\$0	\$259,468	\$267,568	43.04%
77	NATIONWIDE MUTUAL INSURANCE COMPANY	0.20%	52	526	\$199,888	\$197,902	\$0	\$100,841	\$100,841	50.96%
78	NEW YORK LIFE INSURANCE COMPANY	0.47%	36	25,669	\$469,220	\$472,008	\$5,712	\$139,201	\$160,272	33.96%
79	NORTH RIVER INSURANCE COMPANY THE	0.05%	69	329	\$52,018	\$52,018	\$0	\$35,816	\$32,041	61.60%
80	OLD REPUBLIC LIFE INSURANCE COMPANY	0.04%	71	1	\$39,036	\$39,036	\$0	-\$10,479	-\$138,417	-354.59%
81	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	84	7	\$7,198	\$6,809	\$0	\$2,375	\$2,126	31.22%
82	PHILADELPHIA AMERICAN LIFE INSURANCE COM	0.03%	74	22	\$33,902	\$33,969	\$0	\$12,453	\$12,981	38.21%
83	PHILADELPHIA INDEMNITY INSURANCE COMPAN	0.07%	64	112,659	\$70,452	\$17,058	\$0	\$0	\$7,309	42.85%
84	PRUDENTIAL INSURANCE COMPANY OF AMERIC/	2.39%	16	253,436	\$2,377,169	\$2,484,136	\$0	\$1,725,001	\$1,763,974	71.01%
85	QBE INSURANCE CORPORATION	0.23%	50	12,950	\$228,767	\$215,208	\$0	\$38,102	\$34,002	15.80%
86	RELIAANCE STANDARD LIFE INSURANCE COMPAN	1.26%	22	19,655	\$1,258,900	\$1,300,227	\$0	\$323,554	\$380,006	29.23%
87	RELIASTAR LIFE INSURANCE COMPANY	1.48%	19	33,317	\$1,473,355	\$1,510,216	\$0	\$75,093	-\$29,563	-1.96%
88	SECURIAN LIFE INSURANCE COMPANY	1.35%	21	30,850	\$1,345,479	\$1,527,523	\$0	\$5,000	\$469	0.03%
89	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	77	738	\$22,317	\$22,317	\$0	\$42,919	\$54,918	246.08%
90	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	97	26	\$289	\$289	\$0	\$0	\$451	156.06%
91	STANDARD INSURANCE COMPANY	1.17%	24	60,026	\$1,162,581	\$1,158,560	\$0	\$481,984	\$573,810	49.53%
92	STANDARD LIFE AND ACCIDENT INSURANCE COM	0.00%	91	9	\$852	\$555	\$0	\$0	\$74	13.33%
93	STANDARD SECURITY LIFE INSURANCE COMPAN	0.00%	106	0	\$0	\$0	\$0	\$26,856	\$26,856	N/A
94	STARNET INSURANCE COMPANY	0.00%	106	0	\$0	\$0	\$0	\$0	-\$89	N/A
95	STARR INDEMNITY & LIABILITY COMPANY	0.14%	56	11,729	\$140,199	\$161,729	\$0	-\$26,661	\$30,153	18.64%
96	STATE FARM MUTUAL AUTOMOBILE INSURANCE	0.07%	65	3,061	\$69,702	\$69,702	\$0	\$0	-\$258	-0.37%
97	SUN LIFE ASSURANCE COMPANY OF CANADA	0.04%	72	549	\$36,976	\$36,977	\$0	\$3,130	\$3,130	8.46%
98	SYMETRA LIFE INSURANCE COMPANY	0.10%	62	10,988	\$99,352	\$99,030	\$0	\$46,000	\$46,984	47.44%
99	TIME INSURANCE COMPANY	0.00%	106	0	\$0	-\$30	\$0	\$0	-\$2,003	6676.67%
100	TRANSAMERICA CASUALTY INSURANCE COMPAI	0.00%	98	1	\$265	\$265	\$0	\$0	\$0	0.00%
101	TRANSAMERICA FINANCIAL LIFE INSURANCE COI	0.01%	80	2,212	\$14,774	\$13,709	\$0	\$0	\$0	0.00%
102	TRANSAMERICA LIFE INSURANCE COMPANY	3.66%	9	58,886	\$3,649,849	\$3,608,771	\$0	\$1,614,759	\$1,654,008	45.83%
103	TRANSAMERICA PREMIER LIFE INSURANCE COM	2.49%	14	18,429	\$2,477,289	\$2,423,486	\$0	\$1,255,904	\$1,235,998	51.00%
104	TRAVELERS INDEMNITY COMPANY OF CONNECT	0.00%	106	0	\$0	\$0	\$0	\$0	-\$29,693	N/A
105	TRUSTMARK INSURANCE COMPANY	1.18%	23	9,295	\$1,171,832	\$1,175,254	\$0	\$308,180	\$308,068	26.21%
106	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	95	51	\$422	\$428	\$0	\$10,000	\$9,458	2209.81%
107	UNION FIDELITY LIFE INSURANCE COMPANY	0.16%	54	1,838	\$163,614	\$165,051	\$0	\$106,927	\$98,508	59.68%
108	UNION LABOR LIFE INSURANCE COMPANY	0.13%	59	6,358	\$130,792	\$132,034	\$0	\$23,000	\$137,263	103.96%
109	UNION SECURITY INSURANCE COMPANY	0.91%	28	12,530	\$906,687	\$760,988	\$0	\$138,861	\$499,641	65.66%
110	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.83%	29	71,432	\$823,193	\$790,063	\$0	\$811,424	\$798,820	101.11%
111	UNITED STATES FIRE INSURANCE COMPANY	7.27%	2	366,122	\$7,242,024	\$7,242,024	\$0	\$2,067,531	\$4,024,387	55.57%
112	UNITED STATES LIFE INSURANCE COMPANY NEW	0.28%	46	3,564	\$277,023	\$219,992	\$0	\$101,412	\$39,363	17.89%
113	UNUM LIFE INSURANCE COMPANY OF AMERICA	5.78%	6	134,830	\$5,753,445	\$5,852,004	\$0	\$1,181,052	\$1,196,917	20.45%
114	USAA LIFE INSURANCE COMPANY	0.01%	82	59	\$8,575	\$8,605	\$0	\$0	\$0	0.00%
115	WASHINGTON NATIONAL INSURANCE COMPANY	0.12%	60	2,783	\$124,219	\$127,926	\$0	\$17,726	\$20,802	16.26%
116	WILTON REASSURANCE LIFE COMPANY OF NEW	0.00%	105	1	\$68	\$68	\$0	\$0	\$0	0.00%
117	ZURICH AMERICAN INSURANCE COMPANY	3.38%	10	107,566	\$3,369,265	\$3,062,193	\$0	\$1,973,446	\$1,531,463	50.01%
TOTAL		100.00%		5,229,711	\$99,625,472	\$99,977,796	\$5,712	\$38,745,037	\$42,554,006	42.56%



**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.02%	50	403	\$61,741	\$61,992	\$0	\$4,800	-\$4,570	-7.37%
2	ACE AMERICAN INSURANCE COMPANY	1.85%	16	11	\$5,478,783	\$4,733,437	\$0	\$5,671,161	\$4,575,675	96.67%
3	AETNA LIFE INSURANCE COMPANY	2.33%	14	11,324	\$6,896,396	\$6,897,755	\$0	\$8,981,186	\$10,152,223	147.18%
4	AMERICAN BANKERS LIFE ASSURANCE OF FLORID	0.01%	56	9	\$37,403	\$39,377	\$0	\$81,886	\$79,444	201.75%
5	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF	0.00%	74	2	\$1,556	\$1,525	\$0	\$0	\$0	0.00%
6	AMERICAN FIDELITY ASSURANCE COMPANY	2.11%	15	13,648	\$6,254,777	\$6,253,263	\$0	\$2,294,405	\$2,448,140	39.15%
7	AMERICAN GENERAL LIFE INSURANCE CO	0.29%	27	3,581	\$846,276	\$848,651	\$0	\$449,602	\$578,880	68.21%
8	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.20%	33	1,350	\$606,658	\$619,442	\$0	\$167,542	\$176,192	28.44%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.01%	62	960	\$15,120	\$15,120	\$0	\$121,871	\$121,871	806.03%
10	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.01%	59	87	\$21,400	\$21,320	\$0	\$203	\$234	1.10%
11	AMERICAN UNDERWRITERS LIFE INSURANCE COM	0.01%	54	321	\$38,590	\$38,590	\$0	\$39,136	\$57,556	149.15%
12	AMERICAN UNITED LIFE INSURANCE COMPANY	0.25%	28	3,171	\$731,241	\$742,467	\$0	\$762,056	\$792,254	106.71%
13	AMERICO FINANCIAL LIFE AND ANNUITY INSURANC	0.00%	82	5	\$491	\$452	\$0	\$0	\$0	0.00%
14	ANTHEM LIFE INSURANCE COMPANY	0.56%	21	5,874	\$1,659,024	\$1,658,527	\$0	\$775,213	\$763,357	46.03%
15	ARCH INSURANCE COMPANY	0.08%	38	1,973	\$248,312	\$244,313	\$0	\$230,981	\$231,503	94.76%
16	ASSURITY LIFE INSURANCE COMPANY	0.03%	47	225	\$91,929	\$99,982	\$0	\$16,871	\$19,179	19.18%
17	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	69	37	\$8,042	\$7,968	\$0	\$0	\$0	0.00%
18	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	88	0	\$0	\$0	\$0	\$5,120	\$5,120	N/A
19	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.04%	44	1,348	\$122,479	\$122,987	\$0	\$99,499	\$98,713	80.26%
20	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	87	3	\$9	\$698	\$0	\$0	\$0	0.00%
21	CENTRAL STATES INDEMNITY COMPANY OF OMAH	0.00%	85	0	\$39	\$53	\$0	\$0	\$0	0.00%
22	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	58	52	\$32,709	\$32,752	\$0	\$11,186	\$11,423	34.88%
23	CMFG LIFE INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$46,842	-\$8,444	N/A
24	COLONIAL LIFE & ACCIDENT INSURANCE COMPAN'	0.08%	40	647	\$228,082	\$238,703	\$0	\$189,806	\$159,949	67.01%
25	COMBINED INSURANCE CO OF AMERICA	0.00%	88	1	\$0	\$0	\$0	\$6,796	\$3,724	N/A
26	COMPANION LIFE INSURANCE COMPANY	0.11%	36	2,411	\$326,469	\$326,581	\$0	\$246,401	\$242,662	74.30%
27	CONNECTICUT GENERAL LIFE INS CO	0.00%	75	0	\$1,164	\$3,339	\$0	\$968,967	\$968,975	29019.92%
28	CONTINENTAL AMERICAN INSURANCE COMPANY	0.35%	25	3,390	\$1,038,259	\$1,050,907	\$0	\$815,264	\$842,059	80.13%
29	CONTINENTAL CASUALTY COMPANY	0.00%	88	0	\$0	\$0	\$0	\$666,571	\$189,497	N/A
30	COUNTRY LIFE INSURANCE COMPANY	0.01%	55	143	\$38,449	\$38,449	\$0	\$62,589	-\$144,858	-376.75%
31	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.84%	18	14,530	\$2,474,753	\$2,474,753	\$0	\$917,145	\$917,145	37.06%
32	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	88	0	\$0	\$0	\$0	\$15,600	\$9,692	N/A
33	EPIC LIFE INSURANCE COMPANY THE	0.00%	68	53	\$11,485	\$11,652	\$0	\$0	\$0	0.00%
34	FARM BUREAU LIFE INSURANCE COMPANY OF MIS	0.07%	42	609	\$192,426	\$192,426	\$0	\$240,767	\$643,921	334.63%
35	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	49	380	\$63,761	\$63,761	\$0	\$3,943	\$3,320	5.21%
36	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.03%	48	62	\$90,835	\$91,428	\$0	\$12,088	\$8,704	9.52%
37	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COI	0.00%	88	0	\$0	\$0	\$0	\$11,011	\$11,011	N/A
38	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	70	7	\$7,540	\$7,530	\$0	\$0	\$0	0.00%
39	GREAT-WEST LIFE & ANNUITY INSURANCE COMPA	0.22%	30	577	\$660,587	\$917,887	\$0	\$745,994	\$758,369	82.62%
40	GUARDIAN LIFE INSURANCE COMPANY OF AMERIC	7.02%	6	90,103	\$20,787,612	\$20,840,826	\$0	\$12,539,967	\$18,795,410	90.19%
41	HARTFORD LIFE AND ACCIDENT INSURANCE COMF	10.52%	3	127,475	\$31,144,456	\$32,074,186	\$0	\$27,826,283	\$27,400,539	85.43%
42	HARTFORD LIFE INSURANCE COMPANY	0.03%	46	321	\$98,610	\$95,703	\$0	\$355,787	\$220,947	230.87%
43	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$72,337	\$29,248	N/A
44	HORACE MANN LIFE INSURANCE COMPANY	0.00%	64	100	\$13,188	\$12,922	\$0	\$6,318	\$6,077	47.03%
45	HUMANA INSURANCE COMPANY	0.01%	57	15	\$34,371	\$34,371	\$0	\$8,903	\$3,889	11.31%
46	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.01%	53	72	\$43,416	\$43,650	\$0	\$14,213	-\$3,338	-7.65%
47	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	71	1	\$7,224	\$7,183	\$0	\$0	\$0	0.00%
48	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$5,384	\$5,384	N/A
49	KANAWHA INSURANCE COMPANY	0.19%	34	1,608	\$549,529	\$549,529	\$0	\$341,396	\$336,518	61.24%
50	KANSAS CITY LIFE INSURANCE COMPANY	0.40%	24	5,412	\$1,197,913	\$1,199,160	\$0	\$790,077	\$788,640	65.77%
51	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	88	0	\$0	\$0	\$0	\$154,625	\$153,111	N/A
52	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	4.53%	7	72,352	\$13,396,155	\$12,993,820	\$0	\$7,221,235	\$9,380,036	72.19%
53	LIFE INSURANCE COMPANY OF NORTH AMERICA	12.81%	1	167,896	\$37,918,322	\$38,675,242	\$0	\$22,838,308	\$28,524,180	73.75%
54	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	67	438	\$11,498	\$12,255	\$0	\$0	\$0	0.00%
55	LINCOLN NATIONAL LIFE INSURANCE COMPANY	4.34%	9	64,888	\$12,831,436	\$12,933,237	\$0	\$10,414,943	\$9,668,073	74.75%
56	MADISON NATIONAL LIFE INSURANCE COMPANY IN	0.82%	19	2,867	\$2,428,681	\$2,440,271	\$0	\$1,095,700	\$2,134,218	87.46%
57	MANHATTAN LIFE INSURANCE COMPANY	0.00%	81	1	\$536	\$539	\$0	\$205	\$242	44.90%
58	METROPOLITAN LIFE INSURANCE COMPANY	7.84%	4	93,471	\$23,198,233	\$22,058,677	\$0	\$20,321,626	\$21,396,975	97.00%
59	MIDWEST NATIONAL LIFE INSURANCE COMPANY O	0.00%	72	35	\$6,850	\$6,909	\$0	\$0	-\$12	-0.17%
60	MINNESOTA LIFE INSURANCE COMPANY	0.01%	61	36	\$19,435	\$22,823	\$0	\$43,012	\$49,314	216.07%
61	MONY LIFE INSURANCE COMPANY	0.00%	88	1	\$0	\$0	\$0	\$33,000	\$26,992	N/A
62	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	79	10	\$664	\$752	\$0	\$0	\$0	0.00%
63	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.02%	51	7	\$57,944	\$57,944	\$0	\$125,067	\$125,067	215.84%
64	MUTUAL OF OMAHA INSURANCE COMPANY	0.03%	45	142	\$101,378	\$101,597	\$0	\$166,379	\$108,543	106.84%
65	NATIONWIDE LIFE INSURANCE COMPANY	0.05%	43	570	\$136,589	\$135,720	\$0	\$112,738	\$112,738	83.07%
66	NEW YORK LIFE INSURANCE COMPANY	0.50%	22	1,343	\$1,475,187	\$1,447,476	\$343,735	\$864,577	\$1,020,415	70.50%
67	NORTHWESTERN MUTUAL LIFE INSURANCE COMP.	0.75%	20	2,464	\$2,207,660	\$2,334,338	\$0	\$1,129,520	\$2,280,266	97.68%
68	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	65	0	\$13,141	\$12,432	\$0	\$7,833	\$7,008	56.37%
69	PAUL REVERE LIFE INSURANCE COMPANY	0.07%	41	1,926	\$204,794	\$205,648	\$0	\$165,480	\$54,412	26.46%
70	PEKIN LIFE INSURANCE COMPANY	0.00%	78	3	\$675	\$661	\$0	\$0	\$0	0.00%
71	PHOENIX LIFE INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$166,716	\$54,395	N/A
72	PRINCIPAL LIFE INSURANCE COMPANY	3.78%	10	54,682	\$11,201,210	\$11,170,514	\$0	\$5,663,247	\$5,752,202	51.49%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	80	1	\$654	\$654	\$0	\$0	\$0	0.00%
74	PROVIDENT LIFE AND ACCIDENT INSURANCE COMI	0.00%	77	16	\$823	\$953	\$0	\$385,020	\$112,903	11847.11%
75	PRUDENTIAL INSURANCE COMPANY OF AMERICA 1	4.35%	8	24,444	\$12,885,376	\$13,289,361	\$96,218	\$7,664,885	\$7,260,213	54.63%
76	RELIANCE STANDARD LIFE INSURANCE COMPANY	2.87%	13	37,372	\$8,492,615	\$8,608,419	\$0	\$8,303,238	\$8,925,098	103.68%
77	RELIASTAR LIFE INSURANCE COMPANY	0.21%	32	2,504	\$633,662	\$637,250	\$0	\$896,290	\$892,139	140.00%
78	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	73	1	\$4,091	\$4,078	\$0	\$0	\$0	0.00%
79	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	84	1	\$228	\$228	\$0	\$18,228	\$19,496	8550.88%
80	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	52	330	\$52,588	\$50,469	\$0	\$70,976	\$80,380	159.27%
81	STANDARD INSURANCE COMPANY	7.09%	5	76,617	\$20,974,589	\$18,815,419	\$0	\$19,089,762	\$14,547,280	77.32%
82	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.13%	35	1,692	\$398,315	\$397,452	\$0	\$409,929	\$409,929	103.14%
83	SUN LIFE ASSURANCE COMPANY OF CANADA	0.98%	17	14,479	\$2,905,075	\$2,905,145	\$0	\$4,713,874	\$4,713,874	162.26%
84	SYMETRA LIFE INSURANCE COMPANY	0.24%	29	1,863	\$705,144	\$702,858	\$0	\$284,541	\$290,625	41.35%
85	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	88	1	\$0	\$0	\$0	\$2,839	\$256	N/A
86	TIME INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$0	-\$462	N/A
87	TRANSAMERICA LIFE INSURANCE COMPANY	0.08%	39	1,546	\$238,103	\$231,765	\$0	\$64,111	\$60,809	26.24%
88	TRANSAMERICA PREMIER LIFE INSURANCE COMP/	0.01%	60	56	\$19,876	\$19,445	\$0	\$0	\$0	0.00%
89	TRUSTMARK INSURANCE COMPANY	0.11%	37	680	\$325,294	\$326,244	\$0	\$170,071	\$170,007	52.11%
90	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	76	1	\$926	\$940	\$0	\$2,271	\$2,148	228.51%
91	UNIMERICA INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$963,856	\$968,043	N/A
92	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	86	0	\$33	\$33	\$0	\$0	\$0	0.00%
93	UNION LABOR LIFE INSURANCE COMPANY	0.00%	83	3	\$433	\$430	\$0	\$0	\$0	0.00%
94	UNION SECURITY INSURANCE COMPANY	3.58%	11	47,985	\$10,592,449	\$12,589,144	\$0	\$7,801,709	\$5,963,830	47.37%
95	UNITED HEALTHCARE INSURANCE COMPANY	0.30%	26	4,762	\$890,877	\$757,526	\$0	\$750,398	\$795,677	105.04%
96	UNITED OF OMAHA LIFE INSURANCE COMPANY	3.33%	12	45,809	\$9,866,578	\$9,624,415	\$0	\$5,439,858	\$5,776,427	60.02%
97	UNITED STATES LIFE INSURANCE COMPANY NEW 1	0.22%	31	981	\$641,037	\$802,089	\$0	\$1,195,787	\$1,107,089	138.03%
98	UNUM LIFE INSURANCE COMPANY OF AMERICA	12.74%	2	144,412	\$37,721,969	\$37,906,241	\$0	\$33,909,156	\$31,025,707	81.85%
99	USABLE LIFE	0.42%	23	10,278	\$1,240,635	\$1,271,846	\$0	\$910,303	\$910,303	71.57%
100	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	66	41	\$12,191	\$13,340	\$0	\$19,069	\$9,115	68.33%
101	WILCAC LIFE INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$17,941	\$17,941	N/A
102	ZURICH AMERICAN INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$25,924	-\$1,832	N/A
103	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	63	36	\$13,516	\$13,881	\$0	\$0	\$0	0.00%
TOTAL		100.00%		1,171,344	\$295,990,569	\$296,296,097	\$439,953	\$230,257,414	\$237,201,404	80.06%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	6.94%	5	53,092	\$17,681,583	\$17,681,219	\$0	\$9,519,111	\$9,516,618	53.82%
2	AMERICAN GENERAL LIFE INSURANCE CO	0.02%	43	24	\$41,696	\$14,350	\$0	\$40,425	\$28,703	200.02%
3	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	53	336	\$9,767	\$9,367	\$0	\$3,097	\$2,588	27.63%
4	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.00%	63	24	\$884	\$814	\$0	\$284	\$343	42.14%
5	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.01%	48	12	\$17,754	\$17,688	\$0	\$6,572	\$7,588	42.90%
6	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.00%	57	13	\$7,045	\$7,045	\$0	\$387	\$84	1.19%
7	AMERITAS LIFE INSURANCE CORP	3.05%	10	15,058	\$7,773,620	\$7,756,580	\$0	\$4,602,212	\$6,263,243	80.75%
8	BCS INSURANCE COMPANY	0.10%	34	1,340	\$256,458	\$257,562	\$0	\$26,911	\$26,261	10.20%
9	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	61	8	\$1,988	\$1,919	\$0	\$10,300	\$10,853	565.55%
10	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	3.94%	9	35,708	\$10,037,709	\$10,037,709	\$0	\$7,757,056	\$7,608,466	75.80%
11	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	66	1	\$108	\$108	\$0	\$0	\$0	0.00%
12	CIGNA HEALTH AND LIFE INSURANCE COMPANY	7.43%	3	64,267	\$18,928,077	\$19,570,621	\$0	\$15,352,509	\$15,372,267	78.55%
13	CITIZENS SECURITY LIFE INS CO	0.75%	18	3,795	\$1,914,884	\$1,934,339	\$0	\$577,118	\$595,237	30.77%
14	COMPANION LIFE INSURANCE COMPANY	0.22%	28	2,615	\$573,386	\$573,582	\$0	\$308,922	\$304,235	53.04%
15	COMBENEFITS INSURANCE COMPANY	0.06%	37	357	\$159,790	\$159,790	\$0	\$92,293	\$86,805	54.32%
16	CONNECTICUT GENERAL LIFE INS CO	0.03%	40	338	\$76,635	\$90,505	\$0	\$53,921	\$54,376	60.08%
17	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	56	36	\$7,084	\$7,171	\$0	\$418	\$437	6.09%
18	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	44	105	\$35,855	\$35,904	\$0	\$15,474	\$14,408	40.13%
19	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	0.23%	27	190	\$574,148	\$574,148	\$0	-\$4,465	-\$233,041	-40.59%
20	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.19%	29	4,339	\$480,684	\$480,684	\$0	\$264,937	\$264,937	55.12%
21	DENTEGRA INSURANCE COMPANY	1.53%	14	5,910	\$3,902,007	\$3,866,455	\$0	\$1,969,125	\$1,996,363	51.63%
22	EPIC LIFE INSURANCE COMPANY THE	0.03%	39	256	\$80,444	\$80,444	\$0	\$53,137	\$58,708	72.98%
23	FEDERATED MUTUAL INSURANCE COMPANY	0.29%	26	2,576	\$749,036	\$749,036	\$0	\$559,161	\$558,417	74.55%
24	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	68	20	-\$890	-\$890	\$0	\$887	\$1,102	-123.82%
25	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE (	1.33%	15	9,176	\$3,387,552	\$3,387,552	\$0	\$2,295,777	\$2,270,663	67.03%
26	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.16%	30	769	\$416,385	\$415,406	\$0	\$228,668	\$230,783	55.56%
27	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	50	62	\$15,933	\$15,745	\$0	\$8,986	\$9,766	62.03%
28	GERBER LIFE INSURANCE COMPANY	0.00%	60	7	\$4,294	\$4,430	\$0	\$4,985	\$4,858	109.66%
29	GOLDEN RULE INSURANCE COMPANY	0.07%	36	462	\$179,418	\$180,097	\$0	\$107,717	\$108,938	60.49%
30	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	16.84%	2	208,791	\$42,938,979	\$43,123,890	\$0	\$29,535,838	\$29,654,952	68.77%
31	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	6.36%	6	54,197	\$16,213,372	\$16,321,324	\$0	\$10,875,228	\$11,012,873	67.48%
32	HUMANA INSURANCE COMPANY	1.25%	16	13,060	\$3,174,765	\$3,174,764	\$0	\$2,275,453	\$2,425,106	76.39%
33	HUMANADENTAL INSURANCE COMPANY	3.00%	11	19,426	\$7,645,616	\$7,645,616	\$0	\$5,093,252	\$4,984,705	65.20%
34	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	65	1	\$206	\$206	\$0	\$0	\$0	0.00%
35	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$0	\$544	-\$106	N/A
36	KANSAS CITY LIFE INSURANCE COMPANY	1.15%	17	8,955	\$2,940,614	\$2,943,674	\$0	\$2,002,772	\$1,999,129	67.91%
37	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	68	0	\$0	\$0	\$0	\$47,877	\$37,969	N/A
38	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.37%	12	9,434	\$6,029,993	\$6,009,367	\$0	\$4,652,773	\$4,319,116	71.87%
39	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.12%	32	656	\$309,251	\$360,164	\$0	\$118,612	\$196,349	54.52%
40	MEDICO INSURANCE COMPANY	0.38%	24	2,196	\$975,228	\$971,779	\$0	\$201,734	\$427,507	43.99%
41	METROPOLITAN LIFE INSURANCE COMPANY	18.99%	1	90,418	\$48,398,862	\$46,439,215	\$0	\$45,662,517	\$48,082,046	103.54%
42	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	55	66	\$8,994	\$9,222	\$0	\$2,878	\$3,327	36.08%
43	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	67	1	\$62	\$70	\$0	\$0	\$0	0.00%
44	NATIONAL CASUALTY COMPANY	0.01%	45	1,004	\$31,337	\$31,337	\$0	\$7,558	\$7,558	24.12%
45	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	38	158	\$99,680	\$99,292	\$0	\$56,501	\$56,501	56.90%
46	NATIONWIDE LIFE INSURANCE COMPANY	0.07%	35	492	\$181,075	\$181,867	\$0	\$136,771	\$136,771	75.20%
47	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	64	0	\$239	\$226	\$0	\$2,916	\$2,609	1154.42%
48	PHOENIX LIFE INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$0	\$2,539	\$228	N/A
49	PHYSICIANS MUTUAL INSURANCE COMPANY	0.75%	19	4,928	\$1,908,438	\$1,884,396	\$0	\$990,280	\$1,028,581	54.58%
50	PRINCIPAL LIFE INSURANCE COMPANY	5.22%	7	46,012	\$13,297,775	\$13,235,277	\$0	\$8,780,858	\$8,843,853	66.82%
51	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.69%	20	3,542	\$1,748,176	\$1,735,043	\$0	\$1,233,891	\$1,225,538	70.63%
52	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN	0.01%	46	0	\$24,665	\$24,665	\$0	\$19,187	\$19,187	77.79%
53	RESERVE NATIONAL INSURANCE COMPANY	0.00%	62	4	\$1,892	\$1,892	\$0	\$943	-\$15,959	-843.50%
54	SECURIAN LIFE INSURANCE COMPANY	0.02%	42	126	\$53,704	\$53,703	\$0	\$30,481	\$31,281	58.25%
55	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	49	32	\$15,973	\$15,973	\$0	\$8,752	\$8,256	51.69%
56	STANDARD INSURANCE COMPANY	2.05%	13	8,739	\$5,220,573	\$5,149,705	\$0	\$3,705,480	\$3,720,633	72.25%
57	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	51	29	\$11,782	\$10,827	\$0	\$1,116	\$862	7.96%
58	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.00%	52	20	\$10,625	\$11,444	\$0	\$3,115	\$3,115	27.22%
59	STARMOUNT LIFE INSURANCE COMPANY	0.03%	41	152	\$67,927	\$68,492	\$0	\$20,003	\$20,125	29.38%
60	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.00%	58	19	\$6,453	\$6,439	\$0	\$2,500	\$2,500	38.83%
61	SUN LIFE ASSURANCE COMPANY OF CANADA	0.11%	33	792	\$274,419	\$274,426	\$0	\$203,014	\$203,014	73.98%
62	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.53%	23	4,995	\$1,347,091	\$1,347,091	\$0	\$1,136,013	\$1,148,827	85.28%
63	TIME INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$0	\$1,035	-\$380	N/A
64	TRANSAMERICA LIFE INSURANCE COMPANY	0.57%	22	3,401	\$1,462,791	\$1,434,890	\$0	\$541,634	\$513,732	35.80%
65	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.00%	68	1	\$0	\$0	\$0	\$3,145	\$3,096	N/A
66	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	54	13	\$9,579	\$9,719	\$0	\$13,156	\$12,444	128.04%
67	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	47	196	\$23,384	\$20,393	\$0	\$16,411	\$15,601	76.50%
68	UNION SECURITY INSURANCE COMPANY	7.34%	4	100,571	\$18,705,088	\$19,343,377	\$0	\$11,291,002	\$11,287,972	58.36%
69	UNITED CONCORDIA LIFE AND HEALTH INSURANCE (	0.66%	21	8,351	\$1,685,369	\$1,685,369	\$0	\$1,221,966	\$1,271,466	75.44%
70	UNITED HEALTHCARE INSURANCE COMPANY	4.51%	8	39,122	\$11,503,128	\$11,429,903	\$0	\$6,960,150	\$6,905,726	60.42%
71	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.00%	59	8	\$5,144	\$4,487	\$0	\$3,803	\$105,680	2355.25%
72	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.36%	25	3,286	\$921,086	\$901,569	\$0	\$707,968	\$724,382	80.35%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.14%	31	1,901	\$344,346	\$337,740	\$0	\$210,571	\$202,238	59.88%
	TOTAL	100.00%		835,991	\$254,911,015	\$254,208,213	\$0	\$181,638,162	\$185,792,416	73.09%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	82	2	\$350	\$366	\$0	\$0	\$84	22.95%
2	ACE AMERICAN INSURANCE COMPANY	0.21%	35	2,403	\$376,483	\$354,894	\$0	\$1,500	\$1,791	0.50%
3	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.00%	86	0	\$0	\$0	\$0	\$27,265	\$0	N/A
4	ADVANTICA INSURANCE COMPANY	0.89%	14	27,212	\$1,583,337	\$1,583,337	\$0	\$895,852	\$899,852	56.83%
5	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	76	19	\$4,038	\$3,985	\$0	\$1,550	\$1,550	38.90%
6	ALLSTATE LIFE INSURANCE COMPANY	0.01%	62	103	\$22,697	\$23,013	\$0	\$8,188	\$8,188	35.58%
7	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.05%	55	45	\$84,095	\$84,095	\$0	\$30,794	\$20,470	24.34%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.14%	40	882	\$244,686	\$252,886	\$0	\$92,891	\$82,676	32.69%
9	AMERICAN FINANCIAL SECURITY LIFE INSURANCE C	0.11%	43	565	\$195,440	\$196,703	\$0	\$80,573	\$98,318	49.98%
10	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	66	10	\$16,790	\$12,006	\$0	\$14,906	\$9,759	81.28%
11	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	74	31	\$7,256	\$7,313	\$0	\$4,650	\$4,550	62.22%
12	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.34%	29	2,658	\$603,932	\$660,608	\$0	\$332,343	\$347,417	52.59%
13	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.20%	36	489	\$352,725	\$351,404	\$0	\$95,188	\$109,899	31.27%
14	AMERICAN REPUBLIC INSURANCE COMPANY	0.02%	61	10	\$32,600	\$32,583	\$0	\$14,063	\$11,040	33.88%
15	AMERITAS LIFE INSURANCE CORP	0.63%	19	6,826	\$1,125,698	\$1,159,039	\$0	\$2,314,794	\$935,887	80.75%
16	AMEX ASSURANCE COMPANY	0.06%	49	844	\$110,042	\$113,511	\$0	\$5,054	-\$10,445	-9.20%
17	ASSURTY LIFE INSURANCE COMPANY	0.13%	41	1,400	\$231,099	\$248,213	\$0	\$15,610	\$24,366	9.82%
18	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	86	2	\$0	\$0	\$0	\$0	\$0	N/A
19	AXIS INSURANCE COMPANY	0.56%	23	709	\$992,370	\$1,001,624	\$0	\$461,200	\$458,558	45.78%
20	BCS INSURANCE COMPANY	0.79%	15	3,022	\$1,403,565	\$1,408,434	\$0	\$731,733	\$745,188	52.91%
21	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	85	1	\$6	\$0	\$0	\$0	\$0	N/A
22	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	86	0	\$0	\$0	\$0	-\$8	-\$1	N/A
23	CMFG LIFE INSURANCE COMPANY	0.02%	58	378	\$43,648	\$42,362	\$0	\$5,782	\$4,785	11.30%
24	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.47%	25	1,462	\$843,158	\$850,753	\$0	\$365,275	\$280,866	33.01%
25	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	78	5	\$1,861	\$1,861	\$0	\$0	-\$1,348	-72.43%
26	COMBINED INSURANCE CO OF AMERICA	6.13%	3	1,520,531	\$10,947,995	\$11,036,592	\$0	\$9,764,166	\$9,908,049	89.77%
27	COMPANION LIFE INSURANCE COMPANY	5.84%	4	14,494	\$10,428,126	\$10,431,695	\$0	\$9,363,664	\$9,221,598	88.40%
28	COMPBENEFITS INSURANCE COMPANY	0.41%	26	10,251	\$737,164	\$737,164	\$0	\$439,834	\$435,271	59.05%
29	CONTINENTAL AMERICAN INSURANCE COMPANY	1.10%	13	8,508	\$1,961,817	\$1,985,730	\$0	\$1,121,933	\$1,158,816	58.36%
30	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	81	4	\$415	\$415	\$0	\$0	-\$351	-84.58%
31	FIDELITY SECURITY LIFE INSURANCE COMPANY	6.50%	2	196,807	\$11,599,651	\$11,718,942	\$0	\$8,629,166	\$8,795,986	75.06%
32	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.25%	33	574	\$449,267	\$443,967	\$0	\$189,466	\$205,906	46.38%
33	GOLDEN RULE INSURANCE COMPANY	0.06%	51	1,028	\$102,967	\$104,300	\$0	\$31,702	\$31,654	30.35%
34	GUARANTEET TRUST LIFE INSURANCE COMPANY	0.09%	46	338	\$156,867	\$156,370	\$0	\$68,652	\$69,489	44.44%
35	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.10%	44	1,265	\$172,130	\$182,086	\$0	\$67,400	\$283,596	155.75%
36	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.09%	45	585	\$168,579	\$171,554	\$0	\$76,010	\$76,413	44.54%
37	HARTFORD LIFE INSURANCE COMPANY	0.01%	69	47	\$12,754	\$12,431	\$0	\$77,756	\$76,584	616.07%
38	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	2.86%	8	75,586	\$5,114,909	\$5,114,766	\$0	\$3,597,924	\$3,555,511	69.51%
39	HM LIFE INSURANCE COMPANY	0.26%	32	12,814	\$471,794	\$471,482	\$0	\$363,282	\$363,041	77.00%
40	HUMANA INSURANCE COMPANY	0.19%	37	7,914	\$341,566	\$341,566	\$0	\$170,277	\$198,108	58.00%
41	HUMANADENTAL INSURANCE COMPANY	0.56%	22	11,914	\$994,229	\$994,229	\$0	\$556,150	\$552,235	55.54%
42	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.06%	52	151	\$101,713	\$100,462	\$0	\$11,474	\$545	0.54%
43	JEFFERSON INSURANCE COMPANY	0.00%	86	0	-\$101	-\$13,152	\$0	\$30,025	\$16,421	-124.86%
44	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	86	0	\$0	-\$1,576	\$0	\$769	-\$11,843	751.46%
45	KANAWHA INSURANCE COMPANY	0.03%	56	435	\$54,833	\$54,721	\$0	\$18,981	-\$402,969	-736.41%
46	KANSAS CITY LIFE INSURANCE COMPANY	0.16%	39	3,303	\$285,437	\$285,734	\$0	\$770,153	\$768,752	269.04%
47	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	86	0	\$0	\$0	\$0	\$70	\$87	N/A
48	LIFESHIELD NATIONAL INSURANCE CO	0.00%	77	26	\$2,569	\$2,569	\$0	\$0	\$0	0.00%
49	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	86	0	\$0	-\$423	\$0	\$0	\$0	0.00%
50	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	73	8	\$8,942	\$9,892	\$0	\$1,835	\$3,235	32.70%
51	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	60	15	\$38,260	\$39,586	\$0	\$20,002	\$36,206	91.46%
52	MAPFRE LIFE INSURANCE COMPANY	0.00%	80	9	\$1,292	\$1,325	\$0	\$6,630	\$9,182	692.98%
53	MARKEL INSURANCE COMPANY	0.01%	72	0	\$9,555	\$9,555	\$0	\$0	-\$378	-3.96%
54	METROPOLITAN LIFE INSURANCE COMPANY	1.57%	11	10,872	\$2,796,513	\$2,671,074	\$0	\$1,753,696	\$1,887,899	70.68%
55	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.01%	68	357	\$13,867	\$14,158	\$0	\$6,331	\$6,934	48.98%
56	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.30%	30	553	\$544,083	\$539,131	\$0	\$158,296	\$188,452	34.95%
57	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	84	1	\$18	\$21	\$0	\$457	\$574	2733.33%
58	MUTUAL OF OMAHA INSURANCE COMPANY	0.05%	54	234	\$84,181	\$86,085	\$0	\$13,578	-\$70,599	-82.01%
59	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	63	18	\$22,130	\$22,121	\$0	\$341	\$298	1.35%
60	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	83	1	\$123	\$121	\$0	\$0	\$0	0.00%
61	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	3.66%	5	67,584	\$6,542,852	\$6,462,227	\$0	\$5,009,005	\$5,009,005	77.51%
62	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.69%	17	110,199	\$1,230,639	\$1,141,895	\$0	\$762,695	\$785,530	68.79%
63	NATIONWIDE LIFE INSURANCE COMPANY	0.18%	38	1,425	\$330,319	\$697,605	\$0	\$290,165	\$304,774	43.69%
64	NEW YORK LIFE INSURANCE COMPANY	0.08%	47	329	\$140,728	\$140,105	\$7,424	\$65,091	\$61,325	43.77%
65	OPTICARE OF UTAH INC	0.06%	50	1,478	\$106,522	\$106,522	\$0	\$48,201	\$54,776	51.42%
66	PAN-AMERICAN LIFE INSURANCE COMPANY	0.35%	28	360	\$633,553	\$599,312	\$0	\$275,129	\$246,184	41.08%
67	PAUL REVERE LIFE INSURANCE COMPANY	0.02%	59	65	\$40,425	\$40,048	\$0	\$31,210	\$17,033	42.53%
68	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	75	37	\$6,920	\$6,901	\$0	\$7,512	\$7,748	112.27%
69	PRINCIPAL LIFE INSURANCE COMPANY	0.69%	18	14,874	\$1,227,937	\$1,213,472	\$0	\$553,163	\$561,852	46.30%
70	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.76%	16	1,879	\$1,354,901	\$1,369,147	\$0	\$731,037	\$870,354	63.57%
71	STANDARD INSURANCE COMPANY	0.54%	24	6,041	\$957,367	\$955,015	\$0	\$603,520	\$599,918	62.82%
72	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.28%	31	638	\$508,481	\$462,789	\$0	\$218,505	\$204,819	44.26%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.24%	34	342	\$431,133	\$386,426	\$0	\$245,735	\$246,001	63.66%
74	STARR INDEMNITY & LIABILITY COMPANY	0.00%	86	0	\$0	\$0	\$0	\$0	-\$21,319	N/A
75	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.61%	21	15,520	\$1,094,951	\$1,094,951	\$0	\$1,211,244	\$1,369,299	125.06%
76	SYMETRA LIFE INSURANCE COMPANY	0.11%	42	1,093	\$204,615	\$203,952	\$0	\$518,674	\$529,764	259.75%
77	TIME INSURANCE COMPANY	-0.06%	86	0	-\$107,192	-\$107,192	\$0	\$5,103	-\$69,558	64.89%
78	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.01%	64	52	\$22,012	\$20,426	\$0	\$2,996	\$2,049	10.03%
79	TRANSAMERICA LIFE INSURANCE COMPANY	1.41%	12	2,444	\$2,520,340	\$2,463,723	\$0	\$1,750,032	\$1,697,752	68.91%
80	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	3.23%	7	3,667	\$5,770,488	\$5,645,162	\$0	\$2,703,841	\$2,660,987	47.14%
81	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	70	162	\$11,960	\$10,432	\$0	\$4,258	\$4,047	38.79%
82	UNIFIED LIFE INSURANCE COMPANY	0.62%	20	256	\$1,107,350	\$1,106,712	\$0	\$951,543	\$946,430	85.52%
83	UNIMERICA INSURANCE COMPANY	0.07%	48	585	\$116,198	\$126,067	\$0	\$55,874	\$58,010	46.02%
84	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	65	118	\$19,259	\$19,428	\$0	\$2,922	\$2,691	13.85%
85	UNION LABOR LIFE INSURANCE COMPANY	0.01%	67	53	\$14,507	\$14,693	\$0	\$7,400	\$9,280	63.16%
86	UNITED AMERICAN INSURANCE COMPANY	3.26%	6	2,689	\$5,812,681	\$5,909,320	\$0	\$4,663,318	\$4,675,311	79.12%
87	UNITED CONCORDIA LIFE AND HEALTH INSURANCE I	0.00%	86	0	\$0	\$0	\$0	\$0	\$910	N/A
88	UNITED HEALTHCARE INSURANCE COMPANY	2.62%	9	64,133	\$4,670,483	\$4,669,850	\$0	\$2,450,435	\$2,432,184	52.08%
89	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.05%	53	143	\$94,953	\$93,455	\$0	\$26,171	\$33,727	36.09%
90	UNITED STATES FIRE INSURANCE COMPANY	0.03%	57	541	\$50,243	\$50,243	\$0	\$40,411	\$69,210	137.75%
91	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	79	53	\$1,426	\$1,852	\$0	\$3,889	\$4,501	243.03%
92	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.37%	27	1,776	\$665,668	\$698,184	\$0	\$305,175	\$321,757	46.08%
93	VISION BENEFITS OF AMERICA	1.66%	10	70,569	\$2,970,533	\$2,970,533	\$0	\$2,369,548	\$2,369,548	79.77%
94	VISION SERVICE PLAN INSURANCE COMPANY	47.10%	1	459,715	\$84,096,173	\$84,096,173	\$0	\$54,843,357	\$55,197,580	65.64%
95	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	71	121	\$10,087	\$10,071	\$0	\$552	\$116,321	1155.01%
96	WILCO LIFE INSURANCE COMPANY	0.00%	86	0	\$0	\$0	\$0	\$0	\$11	N/A
TOTAL		100.00%		2,756,662	\$178,558,033	\$178,793,182	\$7,424	\$123,566,934	\$122,777,963	68.67%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SHORT TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	4.62%	8	8,145	\$450,975	\$469,371	\$0	\$174,647	\$127,492	27.16%
2	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	22	2	\$15	\$898	\$0	\$0	-\$2,008	-223.61%
3	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	8.62%	5	3,595	\$841,912	\$1,337,837	\$0	\$452,352	\$252,602	18.88%
4	AMERICAN MODERN LIFE INSURANCE COMPANY	12.84%	2	6,380	\$1,254,343	\$1,352,411	\$0	\$370,748	\$449,656	33.25%
5	AMERICAN NATIONAL INSURANCE COMPANY	0.18%	17	66	\$17,985	\$11,676	\$0	\$7,199	\$1,853	15.87%
6	AMERICAN SECURITY INSURANCE COMPANY	0.00%	23	0	\$0	\$0	\$0	\$0	-\$129	N/A
7	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.00%	21	17	\$295	\$3,132	\$0	\$811	-\$2,018	-64.43%
8	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	23	1	\$0	\$345	\$0	\$0	\$0	0.00%
9	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	10.99%	3	9,940	\$1,073,214	\$2,228,686	\$0	\$346,141	\$374,986	16.83%
10	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	4.11%	10	9,104	\$401,560	\$401,560	\$0	\$28,423	\$40,819	10.17%
11	CENTURION LIFE INSURANCE COMPANY	0.21%	16	156	\$20,586	\$20,586	\$0	\$3,088	\$3,754	18.24%
12	CMFG LIFE INSURANCE COMPANY	29.92%	1	18,792	\$2,923,082	\$2,949,959	\$0	\$1,196,348	\$1,216,326	41.23%
13	GUARANTEE TRUST LIFE INSURANCE COMPANY	-0.06%	23	727	-\$5,476	\$56,868	\$0	\$25,386	\$11,837	20.81%
14	LIFE OF THE SOUTH INSURANCE COMPANY	5.48%	6	3,777	\$535,354	\$447,385	\$0	\$143,653	\$194,552	43.49%
15	MERIT LIFE INSURANCE CO	10.82%	4	5,369	\$1,056,726	\$1,191,069	\$0	\$507,309	\$477,502	40.09%
16	MINNESOTA LIFE INSURANCE COMPANY	5.29%	7	5,314	\$516,916	\$422,584	\$0	\$93,698	\$98,772	23.37%
17	MOUNTAIN LIFE INSURANCE COMPANY	0.42%	14	237	\$41,058	\$53,241	\$0	\$4,298	-\$9,920	-18.63%
18	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.56%	12	220	\$54,819	\$54,819	\$0	\$68,464	\$30,607	55.83%
19	PEKIN LIFE INSURANCE COMPANY	4.15%	9	1,714	\$405,519	\$308,159	\$0	\$92,435	\$117,721	38.20%
20	SECURIAN LIFE INSURANCE COMPANY	0.02%	20	27	\$1,778	\$2,334	\$0	\$0	-\$1,344	-57.58%
21	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	23	2	-\$11	\$271	\$0	\$0	-\$29	-10.70%
22	STANDARD GUARANTY INSURANCE COMPANY	0.49%	13	1,882	\$48,108	\$48,108	\$0	\$32,689	\$33,808	70.28%
23	TRANSAMERICA CASUALTY INSURANCE COMPANY	0.36%	15	1,490	\$35,026	\$35,026	\$0	\$6,275	\$6,508	18.58%
24	TRANSAMERICA LIFE INSURANCE COMPANY	0.75%	11	405	\$73,533	\$94,474	\$0	\$120,764	\$57,702	61.08%
25	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.04%	19	94	\$3,757	\$21,889	\$0	\$3,708	-\$3,148	-14.38%
26	ZALE LIFE INSURANCE COMPANY	0.18%	18	885	\$17,332	\$17,332	\$0	\$0	-\$389	-2.24%
TOTAL		100.00%		78,341	\$9,768,406	\$11,530,020	\$0	\$3,678,436	\$3,477,512	30.16%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.88%	3	20	\$3,683	\$3,683	\$0	\$0	\$0	0.00%
2	AMERICAN REPUBLIC INSURANCE COMPANY	-0.07%	4	30	-\$303	-\$307	\$0	\$13,613	\$9,914	-3229.32%
3	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	1.98%	2	2	\$8,267	\$8,267	\$0	\$13,548	-\$26,727	-323.30%
4	PLATEAU INSURANCE COMPANY	97.22%	1	1,831	\$406,830	\$338,449	\$0	\$47,814	\$112,948	33.37%
TOTAL		100.00%		1,883	\$418,477	\$350,092	\$0	\$74,975	\$96,135	27.46%



**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP STOP LOSS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	0.34%	33	712	\$1,227,454	\$1,227,454	\$0	\$766,391	\$915,241	74.56%
2	AETNA LIFE INSURANCE COMPANY	4.85%	6	182,906	\$17,345,784	\$17,058,412	\$0	\$8,166,171	\$8,364,821	49.04%
3	ALL SAVERS INSURANCE COMPANY	3.93%	7	9,538	\$14,047,200	\$14,097,781	\$0	\$11,266,742	\$13,489,860	95.69%
4	AMALGAMATED LIFE INSURANCE COMPANY	0.05%	43	1,480	\$179,700	\$179,700	\$0	\$4,313	-\$297,031	-165.29%
5	AMERICAN FIDELITY ASSURANCE COMPANY	0.27%	36	1,868	\$956,110	\$1,058,548	\$0	\$360,439	\$278,785	26.34%
6	BCS INSURANCE COMPANY	0.22%	39	9,647	\$775,570	\$775,570	\$0	\$780,313	\$897,375	115.71%
7	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	3.36%	11	75,206	\$12,023,369	\$12,023,369	\$0	\$5,799,622	\$6,153,485	51.18%
8	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	1.13%	21	65,628	\$4,027,271	\$4,027,271	\$0	\$3,109,685	-\$16,938,139	-420.59%
9	CATERPILLAR INSURANCE COMPANY	0.00%	46	3,012	\$0	\$0	\$0	\$6,816,571	\$2,727,771	N/A
10	CIGNA HEALTH AND LIFE INSURANCE COMPANY	11.53%	2	118,342	\$41,217,518	\$41,231,542	\$0	\$33,884,754	\$34,546,551	83.79%
11	COMPANION LIFE INSURANCE COMPANY	3.48%	8	14,791	\$12,432,665	\$12,436,921	\$0	\$10,156,656	\$10,002,557	80.43%
12	CONNECTICUT GENERAL LIFE INS CO	0.01%	44	123	\$39,034	\$38,797	\$0	-\$2,568	-\$2,054	-5.29%
13	EVEREST REINSURANCE COMPANY	1.44%	18	7,020	\$5,137,090	\$5,137,090	\$0	\$3,553,805	\$3,832,382	74.60%
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.33%	34	3,420	\$1,195,921	\$1,195,921	\$0	\$935,137	\$877,782	73.40%
15	GERBER LIFE INSURANCE COMPANY	2.95%	12	14,409	\$10,545,762	\$10,878,613	\$0	\$6,699,217	\$6,528,120	60.01%
16	GREAT MIDWEST INSURANCE COMPANY	0.19%	40	1,543	\$667,839	\$667,839	\$0	\$0	\$26,271	3.93%
17	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.36%	32	1,079	\$1,298,877	\$1,314,524	\$0	\$350,867	\$61,351	4.67%
18	HCC LIFE INSURANCE COMPANY	8.41%	4	126,128	\$30,041,281	\$30,041,281	\$0	\$21,467,981	\$23,103,759	76.91%
19	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	11.72%	1	140,923	\$41,886,602	\$41,886,602	\$0	\$27,858,678	\$27,870,585	66.54%
20	HM LIFE INSURANCE COMPANY	2.30%	13	6,555	\$8,233,798	\$8,331,553	\$0	\$4,564,643	\$4,938,559	59.28%
21	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.01%	45	0	\$21,225	\$21,225	\$0	\$7,274	\$9,218	43.43%
22	INTEGON NATIONAL INSURANCE COMPANY	0.83%	25	1,375	\$2,961,846	\$2,961,846	\$0	\$320,573	\$1,058,304	35.73%
23	KAISER PERMANENTE INSURANCE COMPANY	0.10%	42	95,252	\$353,902	\$353,902	\$0	\$9,541	\$9,541	2.70%
24	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CC	2.24%	14	65,628	\$8,017,631	\$8,008,217	\$0	\$14,159,929	\$15,564,525	194.36%
25	NATIONAL HEALTH INSURANCE COMPANY	0.25%	37	48	\$909,520	\$37,305	\$0	\$501,155	\$519,518	1392.62%
26	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.74%	27	14,434	\$2,652,523	\$2,650,903	\$0	\$1,476,989	\$544,445	20.54%
27	NATIONWIDE LIFE INSURANCE COMPANY	0.83%	24	2,286	\$2,982,108	\$2,651,214	\$0	\$764,339	\$1,940,150	73.18%
28	PAN-AMERICAN LIFE INSURANCE COMPANY	0.68%	28	1,164	\$2,433,394	\$2,301,886	\$0	\$3,086,588	\$2,761,850	119.98%
29	PARTNERRE AMERICA INSURANCE COMPANY	1.23%	20	0	\$4,388,643	\$4,388,643	\$0	\$1,748,880	\$1,946,141	44.34%
30	QBE INSURANCE CORPORATION	0.92%	23	1,978	\$3,304,080	\$3,304,080	\$0	\$3,843,512	\$2,882,184	87.23%
31	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.30%	35	723	\$1,089,090	\$1,076,112	\$0	\$1,999,079	\$2,086,319	193.88%
32	RELIASTAR LIFE INSURANCE COMPANY	3.46%	9	45,702	\$12,359,235	\$12,565,117	\$0	\$9,043,594	\$9,276,710	73.83%
33	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.13%	41	1,897	\$448,271	\$445,777	\$0	\$0	\$0	0.00%
34	SIRIUS AMERICA INSURANCE COMPANY	1.26%	19	5,950	\$4,487,203	\$4,487,203	\$0	\$3,726,067	\$3,875,834	86.38%
35	STANDARD SECURITY LIFE INSURANCE COMPANY O	1.80%	16	677	\$6,450,909	\$5,983,869	\$0	\$4,528,399	\$4,528,399	75.68%
36	SUN LIFE ASSURANCE COMPANY OF CANADA	10.51%	3	153,752	\$37,572,392	\$37,573,303	\$0	\$31,355,721	\$31,355,721	83.45%
37	SYMETRA LIFE INSURANCE COMPANY	1.83%	15	15,488	\$6,531,545	\$6,510,373	\$0	\$4,581,661	\$4,679,624	71.88%
38	TIME INSURANCE COMPANY	0.97%	22	1,429	\$3,459,822	\$3,483,042	\$0	\$2,746,482	\$3,129,541	89.85%
39	TRANSAMERICA LIFE INSURANCE COMPANY	0.63%	29	1	\$2,251,031	\$2,251,031	\$0	\$1,483,518	\$1,407,095	62.51%
40	TRUSTMARK LIFE INSURANCE COMPANY	0.25%	38	634	\$879,550	\$892,489	\$0	\$697,156	\$659,363	73.88%
41	UNIMERICA INSURANCE COMPANY	3.45%	10	45,327	\$12,347,298	\$12,481,300	\$0	\$11,447,445	\$11,447,445	91.72%
42	UNION LABOR LIFE INSURANCE COMPANY	0.51%	31	7,250	\$1,812,675	\$1,800,120	\$15,260	\$1,057,818	\$1,159,848	64.43%
43	UNITED HEALTHCARE INSURANCE COMPANY	7.18%	5	61,013	\$25,656,503	\$25,165,320	\$0	\$20,917,090	\$21,270,596	84.52%
44	UNITED STATES FIRE INSURANCE COMPANY	1.58%	17	58,457	\$5,638,099	\$5,638,099	\$0	\$3,370,038	\$5,771,620	102.37%
45	WESTPORT INSURANCE CORPORATION	0.82%	26	13,615	\$2,917,348	\$2,918,643	\$0	\$2,176,730	\$3,713,054	127.22%
46	ZURICH AMERICAN INSURANCE COMPANY	0.62%	30	4,778	\$2,204,037	\$2,204,037	\$0	\$1,333,961	\$1,233,814	55.98%
TOTAL		100.00%		1,383,188	\$357,408,725	\$355,763,844	\$15,260	\$272,922,956	\$260,208,900	73.14%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE PART D**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ANTHEM INSURANCE COMPANIES INC	2.49%	4	1,134	\$3,032,827	\$3,032,827	\$0	\$2,117,958	\$2,077,046	68.49%
2	CIGNA HEALTH AND LIFE INSURANCE COMPANY	10.64%	3	11,168	\$12,982,721	\$12,041,269	\$0	\$8,619,120	\$8,847,052	73.47%
3	HUMANA INSURANCE COMPANY	0.31%	6	164	\$379,583	\$379,583	\$0	\$370,530	\$366,567	96.57%
4	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	11.07%	2	11,681	\$13,508,566	\$13,508,566	\$0	\$5,891,517	\$5,374,231	39.78%
5	SILVERSCRIPT INSURANCE COMPANY	0.39%	5	316	\$477,066	\$477,066	\$0	\$337,842	\$282,740	59.27%
6	TRANSAMERICA LIFE INSURANCE COMPANY	0.11%	8	48	\$132,388	\$132,388	\$0	\$96,430	\$96,430	72.84%
7	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	9	12	\$16,643	\$14,514	\$0	\$10,986	\$10,444	71.96%
8	UNITED AMERICAN INSURANCE COMPANY	0.20%	7	1,617	\$239,071	\$296,327	\$0	\$32,943	\$483,243	163.08%
9	UNITED HEALTHCARE INSURANCE COMPANY	74.78%	1	82,440	\$91,219,307	\$87,337,075	\$0	\$69,019,033	\$68,438,630	78.36%
TOTAL		100.00%		108,580	\$121,988,172	\$117,219,615	\$0	\$86,496,359	\$85,976,383	73.35%

**2016 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSUR/	69.21%	1	38,858	\$502,503,189	\$502,118,817	\$0	\$319,574,523	\$339,613,091	67.64%
2	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	0.84%	5	631	\$6,096,893	\$6,096,893	\$0	\$4,712,758	\$4,937,867	80.99%
3	HUMANA INSURANCE COMPANY	1.59%	4	944	\$11,521,655	\$11,521,655	\$0	\$10,557,898	\$10,700,063	92.87%
4	SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	14.37%	2	8,725	\$104,364,983	\$104,364,983	\$0	\$82,720,068	\$85,010,818	81.46%
5	UNITED HEALTHCARE INSURANCE COMPANY	13.99%	3	8,785	\$101,561,496	\$103,847,105	\$0	\$53,394,474	\$54,889,282	52.86%
TOTAL		100.00%		57,943	\$726,048,216	\$727,949,453	\$0	\$470,959,721	\$495,151,121	68.02%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	213	9	\$5,310	\$5,545	\$0	\$3,827	\$3,094	55.80%
2	4 EVER LIFE INSURANCE COMPANY	0.04%	88	1,691	\$2,508,028	\$2,527,817	\$0	\$1,824,278	\$1,235,373	48.87%
3	5 STAR LIFE INSURANCE COMPANY	0.00%	230	2	\$473	\$523	\$0	\$0	\$0	0.00%
4	AAA LIFE INSURANCE COMPANY	0.02%	110	6,306	\$1,155,753	\$1,171,600	\$0	\$247,863	-\$74,607	-6.37%
5	ACE AMERICAN INSURANCE COMPANY	0.13%	50	160,440	\$8,066,092	\$7,225,858	\$0	\$6,701,053	\$5,805,627	80.35%
6	ACE PROPERTY AND CASUALTY INSURANCE COMPA	0.00%	236	0	\$0	\$0	\$0	\$27,265	\$27,265	N/A
7	ADVANTICA INSURANCE COMPANY	0.03%	99	27,212	\$1,583,337	\$1,583,337	\$0	\$895,852	\$899,852	56.83%
8	AEGIS SECURITY INSURANCE COMPANY	0.00%	210	872	\$7,465	\$5,839	\$0	\$1,103	\$1,103	18.89%
9	AETNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	-\$6	-\$7	N/A
10	AETNA HEALTH INSURANCE COMPANY	0.00%	189	168	\$27,663	\$27,663	\$0	\$25,493	\$25,477	92.10%
11	AETNA LIFE INSURANCE COMPANY	4.17%	6	342,957	\$264,044,029	\$263,166,416	\$0	\$200,831,692	\$201,330,244	76.50%
12	ALL SAVERS INSURANCE COMPANY	0.22%	30	9,538	\$14,047,200	\$14,097,781	\$0	\$11,266,742	\$13,489,860	95.69%
13	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	215	24	\$4,978	\$4,915	\$0	\$1,550	\$1,550	31.54%
14	ALLSTATE LIFE INSURANCE COMPANY	0.01%	134	3,438	\$468,132	\$480,172	\$0	\$609,875	\$1,055,824	219.88%
15	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	232	0	\$232	\$241	\$0	\$0	\$0	0.00%
16	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	154	1,480	\$179,700	\$179,700	\$0	\$4,313	-\$297,031	-165.29%
17	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.00%	153	125	\$186,253	\$186,253	\$0	\$38,460	\$21,836	11.72%
18	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	216	20	\$3,683	\$3,683	\$0	\$0	\$0	0.00%
19	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	130	8,154	\$488,378	\$508,748	\$0	\$256,533	\$206,936	40.68%
20	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.00%	207	5	\$8,953	\$8,912	\$0	\$7,300	\$6,523	73.19%
21	AMERICAN FAMILY MUTUAL INSURANCE COMPANY S	0.00%	236	0	-\$367	-\$367	\$0	-\$405	-\$405	110.35%
22	AMERICAN FIDELITY ASSURANCE COMPANY	0.13%	52	17,678	\$7,934,049	\$7,955,917	\$0	\$2,930,532	\$3,058,107	38.44%
23	AMERICAN FINANCIAL SECURITY LIFE INSURANCE C	0.00%	152	565	\$195,440	\$196,703	\$0	\$80,573	\$98,318	49.98%
24	AMERICAN GENERAL LIFE INSURANCE CO	0.02%	114	10,988	\$1,092,256	\$1,055,247	\$0	\$656,088	\$788,790	74.75%
25	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.02%	112	7,324	\$1,124,585	\$1,622,662	\$0	\$794,540	\$592,173	36.49%
26	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.26%	28	149,553	\$16,480,214	\$16,614,941	\$0	\$7,916,944	\$8,314,369	50.04%
27	AMERICAN INCOME LIFE INSURANCE CO	0.00%	144	181,052	\$307,754	\$309,488	\$0	\$245,567	\$250,253	80.86%
28	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	107	6,380	\$1,254,343	\$1,352,411	\$0	\$370,748	\$449,656	33.25%
29	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	84	2,786	\$2,799,212	\$2,792,903	\$0	\$6,689,712	\$6,629,795	237.38%
30	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.02%	106	418	\$1,264,113	\$1,304,617	\$0	\$1,296,244	\$1,293,744	99.17%
31	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.01%	138	1,168	\$415,579	\$414,023	\$0	\$102,713	\$118,587	28.64%
32	AMERICAN REPUBLIC INSURANCE COMPANY	0.11%	57	2,567	\$6,999,130	\$7,006,312	\$0	\$5,640,775	\$5,448,685	77.77%
33	AMERICAN SECURITY INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	\$0	-\$129	N/A
34	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	231	54	\$426	\$2,307	\$0	\$0	-\$6,954	-301.43%
35	AMERICAN UNDERWRITERS LIFE INSURANCE COMPA	0.01%	122	102,459	\$669,665	\$672,502	\$0	\$122,834	\$134,247	19.96%
36	AMERICAN UNITED LIFE INSURANCE COMPANY	0.01%	120	7,836	\$800,464	\$814,656	\$0	\$762,056	\$792,254	97.25%
37	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	229	5	\$491	\$452	\$0	\$0	\$0	0.00%
38	AMERITAS LIFE INSURANCE CORP	0.14%	44	21,884	\$8,899,318	\$8,915,619	\$0	\$6,917,006	\$7,199,130	80.75%
39	AMEX ASSURANCE COMPANY	0.01%	126	515,687	\$546,666	\$578,128	\$0	\$5,907	-\$2,606	-0.45%
40	ANTHEM INSURANCE COMPANIES INC	0.05%	78	1,134	\$3,032,827	\$3,032,827	\$0	\$2,117,958	\$2,077,046	68.49%
41	ANTHEM LIFE INSURANCE COMPANY	0.04%	91	71,886	\$2,364,278	\$2,363,569	\$0	\$1,012,213	\$996,732	42.17%
42	ARCH INSURANCE COMPANY	0.00%	148	1,973	\$248,312	\$244,313	\$0	\$230,981	\$231,503	94.76%
43	ASSURITY LIFE INSURANCE COMPANY	0.01%	125	2,626	\$578,557	\$614,537	\$0	\$89,371	\$106,115	17.27%
44	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	145	2,512	\$296,829	\$294,092	\$0	\$218,691	\$112,084	38.11%
45	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	150	3,156	\$237,901	\$308,385	\$0	\$199,233	\$198,224	64.28%
46	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	185	494	\$35,700	\$36,182	\$0	\$12,500	\$6,140	16.97%
47	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	\$31,932	\$31,932	N/A
48	AXIS INSURANCE COMPANY	0.02%	100	37,748	\$1,426,765	\$1,444,501	\$0	\$530,272	\$537,044	37.18%
49	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	220	8	\$2,295	\$2,295	\$0	\$5,120	\$5,120	223.09%
50	BANKERS LIFE AND CASUALTY COMPANY	0.04%	87	1,118	\$2,585,740	\$2,688,277	\$0	\$2,480,293	\$2,482,277	92.34%
51	BCS INSURANCE COMPANY	0.05%	77	17,994	\$3,037,613	\$3,068,379	\$0	\$1,723,192	\$1,840,260	59.97%
52	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.19%	37	102,949	\$12,154,949	\$12,245,426	\$0	\$5,812,440	\$6,402,224	52.28%
53	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	222	9	\$1,994	\$1,919	\$0	\$10,300	\$10,853	565.55%
54	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	12.56%	3	305,499	\$795,207,672	\$795,207,672	\$0	\$636,986,189	\$612,493,143	77.02%
55	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	133	2,456	\$469,138	\$471,085	\$0	\$203,249	\$201,643	42.80%
56	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.00%	214	16	\$5,189	\$5,325	\$0	\$49,708	\$25,120	471.74%
57	CAPITOL INDEMNITY CORPORATION	0.00%	223	101	\$1,665	\$1,301	\$0	\$0	\$282	21.68%
58	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSUR/	7.93%	4	38,858	\$502,503,189	\$502,118,817	\$0	\$319,574,523	\$339,613,091	67.64%
59	CATERPILLAR INSURANCE COMPANY	0.00%	236	3,012	\$0	\$0	\$0	\$6,816,571	\$2,727,781	N/A
60	CATLIN INSURANCE COMPANY INC	0.02%	111	781	\$1,126,699	\$1,101,278	\$0	\$399,249	\$810,151	73.56%
61	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	233	3	\$166	\$166	\$0	\$0	\$0	0.00%
62	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.02%	109	10,003	\$1,217,893	\$2,375,823	\$0	\$455,644	\$477,073	20.08%
63	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.01%	142	9,104	\$401,599	\$401,613	\$0	\$28,423	\$40,819	10.16%
64	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	183	56	\$36,969	\$37,017	\$0	\$12,660	\$12,928	34.92%
65	CENTURION LIFE INSURANCE COMPANY	0.00%	196	156	\$20,586	\$20,586	\$0	\$3,088	\$3,754	18.24%
66	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	236	0	\$0	\$0	\$0	-\$8	-\$8	N/A
67	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	236	0	\$0	\$0	\$0	\$0	-\$221	N/A
68	CIGNA HEALTH AND LIFE INSURANCE COMPANY	2.31%	7	230,532	\$146,002,128	\$139,921,467	\$0	\$114,730,115	\$115,751,901	82.73%
69	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	155	2	\$149,338	\$149,338	\$0	\$823,067	\$367,137	245.84%
70	CITIZENS SECURITY LIFE INS CO	0.03%	96	3,795	\$1,914,884	\$1,934,339	\$0	\$577,118	\$595,237	30.77%
71	CMFG LIFE INSURANCE COMPANY	0.07%	64	187,725	\$4,620,543	\$4,643,276	\$0	\$2,073,972	\$2,010,644	43.30%
72	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.03%	97	5,048	\$1,793,223	\$1,828,873	\$0	\$779,686	\$706,381	38.62%
73	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	217	7	\$2,771	\$2,771	\$0	\$0	-\$1,368	-49.37%
74	COMBINED INSURANCE CO OF AMERICA	0.18%	40	1,522,504	\$11,321,877	\$11,321,877	\$0	\$10,055,412	\$10,191,364	90.01%
75	COMMERCIAL TRAVELERS MUTUAL INSURANCE COM	0.00%	188	2,729	\$30,579	\$31,180	\$0	\$4,499	\$4,499	14.43%
76	COMPANION LIFE INSURANCE COMPANY	0.38%	24	34,311	\$23,760,646	\$23,768,779	\$0	\$20,075,643	\$19,771,052	83.18%
77	COMPENEFITS INSURANCE COMPANY	0.01%	119	10,608	\$896,954	\$896,954	\$0	\$532,127	\$522,076	58.21%
78	CONNECTICUT GENERAL LIFE INS CO	0.06%	68	1,662	\$3,988,776	\$4,556,298	\$0	\$4,520,690	\$4,459,213	97.87%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
79	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	212	2	\$6,624	\$6,584	\$0	\$0	\$0	0.00%
80	CONTINENTAL AMERICAN INSURANCE COMPANY	0.19%	38	63,604	\$11,819,300	\$11,963,354	\$0	\$5,834,794	\$6,026,593	50.38%
81	CONTINENTAL CASUALTY COMPANY	0.02%	116	3,204	\$1,028,101	-\$1,379,267	\$0	\$1,695,238	\$1,301,031	-94.33%
82	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	169	126	\$53,397	\$55,811	\$0	\$26,685	\$25,593	45.86%
83	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	121	217	\$750,665	\$754,918	\$0	\$511,793	\$511,793	67.79%
84	COUNTRY LIFE INSURANCE COMPANY	0.00%	181	143	\$38,449	\$38,449	\$0	\$62,589	-\$144,858	-376.75%
85	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	5.01%	5	56,137	\$317,072,171	\$317,072,171	\$0	\$285,399,347	\$264,157,885	83.31%
86	COX HEALTH SYSTEMS INSURANCE COMPANY	1.60%	10	24,820	\$101,370,438	\$101,370,438	\$0	\$92,141,151	\$93,013,757	91.76%
87	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.05%	82	18,869	\$2,955,437	\$2,955,437	\$0	\$1,182,082	\$1,182,082	40.00%
88	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	204	3	\$10,234	\$12,387	\$0	\$6,624	\$6,525	52.68%
89	DENTEGRA INSURANCE COMPANY	0.06%	69	5,910	\$3,902,007	\$3,866,455	\$0	\$1,969,125	\$1,996,363	51.63%
90	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	236	0	\$0	\$0	\$0	\$15,600	\$9,692	N/A
91	EPIC LIFE INSURANCE COMPANY THE	0.00%	163	309	\$91,929	\$92,096	\$0	\$53,137	\$58,708	63.75%
92	EVEREST REINSURANCE COMPANY	0.08%	62	7,020	\$5,137,090	\$5,137,090	\$0	\$3,553,805	\$3,832,382	74.60%
93	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AL	0.00%	184	118	\$36,868	\$36,687	\$0	\$1,525	\$1,539	4.19%
94	FARM BUREAU LIFE INSURANCE COMPANY OF MISSO	0.00%	147	123,442	\$258,464	\$258,464	\$0	\$300,767	\$702,921	271.96%
95	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	236	4	\$0	\$0	\$0	\$0	\$0	N/A
96	FEDERAL INSURANCE COMPANY	0.05%	75	208,396	\$3,144,724	\$3,270,308	\$0	\$1,747,961	\$1,679,077	51.34%
97	FEDERATED MUTUAL INSURANCE COMPANY	0.77%	16	12,516	\$48,745,530	\$48,745,530	\$0	\$39,932,947	\$40,144,046	82.35%
98	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.00%	203	408	\$10,448	\$11,702	\$0	\$0	\$38	0.32%
99	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.21%	34	202,050	\$13,070,727	\$13,191,935	\$0	\$9,876,516	\$10,017,910	75.94%
100	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMF	0.00%	236	0	\$0	\$0	\$0	\$11,011	\$11,011	N/A
101	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE C	0.05%	71	9,176	\$3,387,552	\$3,387,552	\$0	\$2,295,777	\$2,270,663	67.03%
102	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN'	0.01%	137	769	\$416,385	\$415,406	\$0	\$228,668	\$230,783	55.56%
103	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.02%	105	1,356	\$1,316,597	\$1,301,064	\$0	\$807,592	\$877,664	67.46%
104	GENWORTH LIFE INSURANCE COMPANY	0.05%	72	1,998	\$3,303,983	\$3,143,431	\$0	\$1,056,900	\$1,617,900	51.47%
105	GERBER LIFE INSURANCE COMPANY	0.17%	41	80,370	\$11,015,717	\$11,363,401	\$0	\$6,733,886	\$6,561,904	57.75%
106	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	194	15	\$21,377	\$35,033	\$0	\$24,487	\$22,714	64.84%
107	GOLDEN RULE INSURANCE COMPANY	1.14%	13	24,198	\$72,299,256	\$73,107,331	\$0	\$52,762,804	\$49,502,048	67.71%
108	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	234	1	\$122	\$123	\$0	\$0	\$9	7.32%
109	GREAT AMERICAN INSURANCE COMPANY	0.09%	60	5,712	\$5,766,078	\$6,647,970	\$0	\$2,162,878	-\$388,918	-5.85%
110	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	224	1	\$1,320	\$1,320	\$0	\$0	-\$61	-4.62%
111	GREAT MIDWEST INSURANCE COMPANY	0.01%	123	1,543	\$667,839	\$667,839	\$0	\$0	\$26,271	3.93%
112	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	209	7	\$7,540	\$7,530	\$0	\$0	\$0	0.00%
113	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	0.01%	124	577	\$660,587	\$917,887	\$0	\$745,994	\$758,369	82.62%
114	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	146	1,588	\$291,118	\$344,547	\$0	\$127,008	\$109,625	31.82%
115	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.08%	14	527,943	\$68,483,333	\$68,821,611	\$0	\$43,890,305	\$52,188,737	75.83%
116	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.66%	17	328,698	\$41,817,853	\$42,949,007	\$0	\$32,842,571	\$32,434,518	75.52%
117	HARTFORD LIFE INSURANCE COMPANY	0.01%	118	4,471	\$914,699	\$891,148	\$0	\$703,740	\$563,653	63.25%
118	HCC LIFE INSURANCE COMPANY	0.47%	21	126,128	\$30,041,281	\$30,041,281	\$0	\$21,467,981	\$23,103,759	76.91%
119	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	22.88%	1	541,154	\$1,448,748,084	\$1,441,526,300	\$0	\$1,158,474,686	\$1,167,163,425	80.97%
120	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	132	223	\$474,124	\$468,948	\$0	\$335,670	\$348,548	74.33%
121	HM LIFE INSURANCE COMPANY	0.14%	45	19,369	\$8,700,868	\$8,800,057	\$0	\$4,927,925	\$5,301,600	60.25%
122	HORACE MANN LIFE INSURANCE COMPANY	0.00%	201	100	\$13,188	\$12,922	\$0	\$6,318	\$6,077	47.03%
123	HUMANA INSURANCE COMPANY	1.74%	8	53,927	\$110,019,330	\$110,019,649	\$0	\$94,401,033	\$94,328,424	85.74%
124	HUMANADENTAL INSURANCE COMPANY	0.14%	46	31,340	\$8,639,845	\$8,639,845	\$0	\$5,649,402	\$5,536,940	64.09%
125	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	236	11	\$0	\$0	\$0	\$0	\$0	N/A
126	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	174	72	\$43,416	\$43,650	\$0	\$14,213	-\$3,338	-7.65%
127	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	157	152	\$123,144	\$121,893	\$0	\$18,748	\$9,763	8.01%
128	INSURANCE COMPANY OF NORTH AMERICA	0.00%	236	0	\$0	\$0	\$0	\$93,665	\$93,665	N/A
129	INTEGON NATIONAL INSURANCE COMPANY	0.05%	80	1,375	\$2,961,846	\$2,961,846	\$0	\$320,573	\$1,058,304	35.73%
130	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	211	2	\$7,376	\$7,335	\$0	\$0	\$0	0.00%
131	JEFFERSON INSURANCE COMPANY	0.00%	236	0	-\$101	-\$13,152	\$0	\$30,025	\$16,421	-124.86%
132	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	\$5,384	\$5,384	N/A
133	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	236	0	-\$139,624	\$2,904	\$0	\$137,060	-\$169,487	-5836.33%
134	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPA	0.00%	191	22	\$24,091	\$24,091	\$0	\$0	\$0	0.00%
135	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.12%	55	8,755	\$7,491,278	\$7,491,278	\$0	\$3,894,152	\$8,607,143	114.90%
136	KAISER PERMANENTE INSURANCE COMPANY	0.01%	143	95,252	\$353,902	\$353,902	\$0	\$9,541	\$9,541	2.70%
137	KANAWHA INSURANCE COMPANY	0.02%	104	7,644	\$1,360,974	\$1,360,960	\$0	\$498,882	\$502,172	36.90%
138	KANSAS CITY LIFE INSURANCE COMPANY	0.07%	66	17,670	\$4,423,964	\$4,428,568	\$0	\$3,563,002	\$3,556,521	80.31%
139	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	236	0	\$0	\$0	\$0	\$154,625	\$153,111	N/A
140	LAMORAK INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	-\$17,898	-\$19,566	N/A
141	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.21%	33	72,352	\$13,396,155	\$12,993,820	\$0	\$7,221,235	\$9,380,036	72.19%
142	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	199	1	\$16,631	\$16,631	\$0	\$8,046	\$8,046	48.38%
143	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.64%	19	265,652	\$40,538,638	\$41,347,822	\$0	\$25,130,693	\$31,387,282	75.91%
144	LIFE OF THE SOUTH INSURANCE COMPANY	0.01%	128	3,777	\$535,354	\$447,385	\$0	\$143,653	\$194,552	43.49%
145	LIFESHIELD NATIONAL INSURANCE CO	0.00%	218	26	\$2,569	\$2,569	\$0	\$0	\$0	0.00%
146	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	202	669	\$12,699	\$12,691	\$0	\$47,877	\$37,969	299.18%
147	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.33%	25	145,296	\$20,819,433	\$20,917,999	\$0	\$15,630,771	\$14,509,866	69.37%
148	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	173	300	\$46,300	\$48,766	\$0	\$10,906	\$14,901	30.56%
149	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.04%	85	3,757	\$2,799,164	\$2,863,254	\$0	\$1,239,471	\$2,374,178	82.92%
150	MANHATTAN LIFE INSURANCE COMPANY	0.00%	228	1	\$536	\$539	\$0	\$205	\$242	44.90%
151	MAPFRE LIFE INSURANCE COMPANY	0.00%	221	18	\$2,127	\$2,169	\$0	\$11,050	\$15,304	705.58%
152	MARKEL INSURANCE COMPANY	0.00%	206	0	\$9,555	\$9,555	\$0	\$0	-\$378	-3.96%
153	MEDAMERICA INSURANCE COMPANY	0.00%	205	36	\$9,651	\$11,818	\$0	\$25,551	\$30,302	256.41%
154	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.21%	32	11,681	\$13,508,566	\$13,508,566	\$0	\$5,891,517	\$5,374,231	39.78%
155	MEDICO INSURANCE COMPANY	0.05%	73	2,792	\$3,287,596	\$3,305,969	\$0	\$2,024,477	\$2,049,027	61.98%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
156	MERIT LIFE INSURANCE CO	0.02%	115	5,369	\$1,056,726	\$1,191,069	\$0	\$507,309	\$477,502	40.09%
157	METROPOLITAN LIFE INSURANCE COMPANY	1.43%	11	436,677	\$90,436,972	\$86,029,346	\$0	\$76,452,753	\$80,774,825	93.89%
158	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	225	2	\$873	\$876	\$0	\$0	\$0	0.00%
159	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	177	723	\$41,615	\$69,724	\$0	\$27,129	\$18,174	26.07%
160	MINNESOTA LIFE INSURANCE COMPANY	0.13%	47	31,146	\$8,509,529	\$8,374,482	\$0	\$2,678,332	\$2,531,765	30.23%
161	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CC	0.13%	51	65,628	\$8,017,631	\$8,008,217	\$0	\$14,159,929	\$15,564,525	194.36%
162	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	127	553	\$544,083	\$539,131	\$0	\$158,296	\$188,452	34.95%
163	MONY LIFE INSURANCE COMPANY	0.00%	219	6	\$2,309	\$2,358	\$0	\$33,900	\$27,892	1182.87%
164	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	226	12	\$744	\$843	\$0	\$457	\$574	68.09%
165	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	178	237	\$41,058	\$53,241	\$0	\$4,298	-\$9,920	-18.63%
166	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	168	7	\$57,944	\$57,944	\$0	\$125,067	\$125,067	215.84%
167	MUTUAL OF OMAHA INSURANCE COMPANY	0.17%	42	297,690	\$10,857,976	\$10,816,488	\$0	\$6,999,240	\$7,911,768	73.15%
168	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	193	19	\$22,292	\$22,283	\$0	\$341	\$298	1.34%
169	NATIONAL CASUALTY COMPANY	0.00%	175	1,009	\$43,160	\$42,130	\$0	\$8,835	\$7,735	18.36%
170	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	159	458	\$118,901	\$117,945	\$0	\$40,148	\$39,828	33.77%
171	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.10%	58	67,742	\$6,642,532	\$6,561,519	\$0	\$5,065,506	\$5,065,506	77.20%
172	NATIONAL HEALTH INSURANCE COMPANY	0.02%	102	208	\$6,447,875	\$571,682	\$0	\$501,338	\$570,437	988.93%
173	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.13%	53	1,031,851	\$7,922,127	\$7,827,264	\$0	\$2,785,107	\$2,051,332	26.21%
174	NATIONWIDE LIFE INSURANCE COMPANY	0.08%	63	5,163	\$5,119,896	\$5,389,806	\$0	\$2,204,482	\$3,402,902	63.14%
175	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	151	526	\$199,888	\$197,902	\$0	\$100,841	\$100,841	50.96%
176	NEW YORK LIFE INSURANCE COMPANY	0.03%	93	27,423	\$2,138,458	\$2,115,481	\$356,871	\$1,329,466	\$1,369,576	64.74%
177	NORTH RIVER INSURANCE COMPANY THE	0.00%	170	329	\$52,018	\$52,018	\$0	\$35,816	\$32,041	61.60%
178	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	0.03%	92	2,464	\$2,207,660	\$2,334,338	\$0	\$1,129,520	\$2,280,266	97.68%
179	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	180	1	\$39,036	\$39,036	\$0	-\$10,479	-\$138,417	-354.59%
180	OPTICARE OF UTAH INC	0.00%	160	1,478	\$106,522	\$106,522	\$0	\$48,201	\$54,776	51.42%
181	OXFORD LIFE INSURANCE COMPANY	0.00%	158	1	\$121,176	\$121,425	\$0	\$82,542	\$78,514	64.66%
182	PAN-AMERICAN LIFE INSURANCE COMPANY	0.05%	76	1,531	\$3,087,525	\$2,920,665	\$0	\$3,374,841	\$3,019,777	103.39%
183	PARTNERRE AMERICA INSURANCE COMPANY	0.07%	67	0	\$4,388,643	\$4,388,643	\$0	\$1,748,880	\$1,946,141	44.34%
184	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	149	1,993	\$245,470	\$245,924	\$0	\$196,690	\$71,445	29.05%
185	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.00%	167	222	\$63,086	\$63,086	\$0	\$82,012	\$3,880	6.15%
186	PEKIN LIFE INSURANCE COMPANY	0.01%	140	1,717	\$406,194	\$308,820	\$0	\$92,435	\$117,721	38.12%
187	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	182	34	\$38,357	\$38,584	\$0	\$12,503	\$13,593	35.23%
188	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.00%	164	112,659	\$70,452	\$17,058	\$0	\$0	\$7,309	42.85%
189	PHOENIX LIFE INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	\$169,255	\$54,623	N/A
190	PHYSICIANS MUTUAL INSURANCE COMPANY	0.03%	95	4,966	\$1,916,843	\$1,892,782	\$0	\$997,792	\$1,114,789	58.90%
191	PLATEAU INSURANCE COMPANY	0.01%	139	1,831	\$406,830	\$338,449	\$0	\$47,814	\$112,948	33.37%
192	PRINCIPAL LIFE INSURANCE COMPANY	0.43%	23	116,110	\$27,328,701	\$27,223,478	\$0	\$16,436,975	\$16,592,151	60.95%
193	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	227	1	\$654	\$654	\$0	\$0	\$0	0.00%
194	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPA	0.00%	195	51	\$20,867	\$20,996	\$0	\$518,021	\$222,471	1059.59%
195	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.28%	27	280,089	\$17,518,888	\$18,019,834	\$96,218	\$10,208,793	\$9,836,644	54.59%
196	QBE INSURANCE CORPORATION	0.06%	70	14,928	\$3,532,847	\$3,519,288	\$0	\$3,881,614	\$2,916,186	82.86%
197	RELIASTAR STANDARD LIFE INSURANCE COMPANY	0.22%	31	63,171	\$13,943,682	\$14,088,948	\$0	\$12,590,799	\$13,487,315	95.73%
198	RELIASTAR LIFE INSURANCE COMPANY	0.24%	29	90,126	\$15,341,355	\$15,637,523	\$0	\$10,191,415	\$10,455,799	66.86%
199	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOF	0.01%	135	1,897	\$448,271	\$445,777	\$0	\$0	\$0	0.00%
200	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN'	0.00%	190	0	\$24,665	\$24,665	\$0	\$19,187	\$19,187	77.79%
201	RESERVE NATIONAL INSURANCE COMPANY	0.00%	192	21	\$22,663	\$23,406	\$0	\$23,171	\$11,071	47.30%
202	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	197	11	\$19,745	\$19,898	\$0	\$181	\$184	0.92%
203	SECURIAN LIFE INSURANCE COMPANY	0.02%	101	31,008	\$1,401,617	\$1,584,236	\$0	\$35,481	\$30,406	1.92%
204	SENIOR HEALTH INSURANCE COMPANY OF PENNSYL	0.00%	187	41	\$33,794	\$36,998	\$0	\$151,297	\$188,784	510.25%
205	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	179	761	\$41,055	\$38,036	\$0	\$61,147	\$118,609	311.83%
206	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	165	388	\$68,850	\$66,731	\$0	\$79,728	\$89,087	133.50%
207	SHELTER LIFE INSURANCE COMPANY	0.05%	81	435	\$2,960,702	\$2,940,204	\$0	\$2,790,115	\$2,742,179	93.26%
208	SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	1.65%	9	8,725	\$104,364,983	\$104,364,983	\$0	\$82,720,068	\$85,010,818	81.46%
209	SILVERSCRIPT INSURANCE COMPANY	0.01%	131	316	\$477,066	\$477,066	\$0	\$337,842	\$282,740	59.27%
210	SIRIUS AMERICA INSURANCE COMPANY	0.07%	65	5,950	\$4,487,203	\$4,487,203	\$0	\$3,726,067	\$3,875,834	86.38%
211	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	236	2	-\$11	\$271	\$0	\$0	-\$29	-10.70%
212	STANDARD GUARANTY INSURANCE COMPANY	0.00%	172	1,882	\$48,108	\$48,108	\$0	\$32,689	\$33,808	70.28%
213	STANDARD INSURANCE COMPANY	0.45%	22	151,423	\$28,315,110	\$26,078,699	\$0	\$23,880,746	\$19,441,641	74.55%
214	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.01%	129	690	\$528,499	\$481,568	\$0	\$219,621	\$205,725	42.72%
215	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.13%	48	2,485	\$8,292,432	\$7,699,024	\$0	\$5,813,409	\$5,813,675	75.51%
216	STARMOUNT LIFE INSURANCE COMPANY	0.00%	166	152	\$67,927	\$68,492	\$0	\$20,003	\$20,125	29.38%
217	STARNET INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	\$0	-\$89	N/A
218	STARR INDEMNITY & LIABILITY COMPANY	0.00%	156	11,729	\$140,199	\$161,729	\$0	-\$26,698	-\$32,025	-19.80%
219	STATE FARM MUTUAL AUTOMOBILE INSURANCE COI	0.12%	54	4,316	\$7,602,211	\$7,602,211	\$0	\$6,031,894	\$6,151,908	80.92%
220	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.01%	141	1,711	\$404,768	\$403,891	\$0	\$412,429	\$412,429	102.11%
221	SUN LIFE ASSURANCE COMPANY OF CANADA	0.64%	18	170,000	\$40,819,991	\$40,820,980	\$0	\$36,281,766	\$36,281,766	88.88%
222	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.04%	90	20,515	\$2,442,042	\$2,442,042	\$0	\$2,347,257	\$2,518,126	103.12%
223	SYMETRA LIFE INSURANCE COMPANY	0.13%	49	29,895	\$8,215,120	\$8,188,491	\$0	\$5,430,876	\$5,546,997	67.74%
224	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.00%	161	83	\$98,234	\$98,569	\$0	\$1,075,964	\$413,368	419.37%
225	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	236	1	\$0	\$0	\$0	\$2,839	\$256	N/A
226	TIME INSURANCE COMPANY	0.05%	74	1,429	\$3,181,246	\$3,331,173	\$0	\$5,177,173	\$2,580,524	77.47%
227	TRANSAMERICA CASUALTY INSURANCE COMPANY	0.00%	186	1,491	\$35,291	\$35,291	\$0	\$6,275	\$6,508	18.44%
228	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPA	0.00%	176	2,265	\$42,683	\$39,607	\$0	\$3,639	\$2,488	6.28%
229	TRANSAMERICA LIFE INSURANCE COMPANY	0.31%	26	74,170	\$19,514,743	\$19,381,313	\$0	\$13,083,268	\$12,506,746	64.53%
230	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.15%	43	28,144	\$9,693,833	\$9,501,552	\$0	\$4,503,044	\$4,424,876	46.57%
231	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.00%	236	0	\$0	\$0	\$0	\$0	-\$29,693	N/A
232	TRUSTMARK INSURANCE COMPANY	0.04%	89	13,798	\$2,478,672	\$2,485,910	\$0	\$662,408	\$662,162	26.64%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
233	TRUSTMARK LIFE INSURANCE COMPANY	0.04%	86	699	\$2,722,758	\$2,762,810	\$0	\$2,442,001	\$2,309,621	83.60%
234	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	171	370	\$51,987	\$45,339	\$0	\$31,655	\$30,092	66.37%
235	UNIFIED LIFE INSURANCE COMPANY	0.02%	113	256	\$1,107,350	\$1,106,712	\$0	\$951,543	\$946,430	85.52%
236	UNIMERICA INSURANCE COMPANY	0.20%	36	45,912	\$12,463,496	\$12,607,367	\$0	\$12,467,280	\$12,473,644	98.94%
237	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	136	3,321	\$428,920	\$434,011	\$0	\$270,094	\$248,446	57.24%
238	UNION LABOR LIFE INSURANCE COMPANY	0.03%	94	13,670	\$1,963,457	\$1,952,335	\$15,260	\$1,089,563	\$1,307,204	66.96%
239	UNION SECURITY INSURANCE COMPANY	0.48%	20	161,087	\$30,205,194	\$32,694,498	\$0	\$19,231,498	\$17,751,244	54.29%
240	UNITED AMERICAN INSURANCE COMPANY	0.10%	59	4,306	\$6,051,752	\$6,205,647	\$0	\$4,696,261	\$5,158,554	83.13%
241	UNITED CONCORDIA LIFE AND HEALTH INSURANCE (	0.03%	98	8,351	\$1,685,369	\$1,685,369	\$0	\$1,221,966	\$1,272,376	75.50%
242	UNITED HEALTHCARE INSURANCE COMPANY	20.60%	2	1,952,811	\$1,304,367,377	\$1,309,456,440	\$0	\$1,040,274,628	\$1,057,041,901	80.72%
243	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.11%	56	162	\$7,240,325	\$1,732,554	\$0	\$1,700,666	\$1,744,061	100.66%
244	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.00%	162	143	\$94,953	\$93,455	\$0	\$26,171	\$33,727	36.09%
245	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.18%	39	122,324	\$11,702,699	\$11,404,054	\$0	\$7,005,075	\$7,366,018	64.59%
246	UNITED STATES FIRE INSURANCE COMPANY	0.21%	35	430,259	\$13,040,528	\$13,040,528	\$0	\$5,478,202	\$9,865,596	75.65%
247	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.02%	103	6,896	\$1,392,523	\$1,543,903	\$0	\$1,537,402	\$1,370,397	88.76%
248	UNITED WISCONSIN INSURANCE COMPANY	0.00%	236	2	\$0	\$0	\$0	\$0	-\$9,120	N/A
249	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.90%	15	310,198	\$57,234,208	\$57,637,571	\$0	\$39,099,831	\$37,144,680	64.45%
250	USAA LIFE INSURANCE COMPANY	0.00%	208	59	\$8,575	\$8,605	\$0	\$0	\$0	0.00%
251	USABLE LIFE	0.02%	108	10,278	\$1,240,635	\$1,271,846	\$0	\$910,303	\$910,303	71.57%
252	VISION BENEFITS OF AMERICA	0.05%	79	70,569	\$2,970,533	\$2,970,533	\$0	\$2,369,548	\$2,369,548	79.77%
253	VISION SERVICE PLAN INSURANCE COMPANY	1.33%	12	459,715	\$84,096,173	\$84,096,173	\$0	\$54,843,357	\$55,197,580	65.64%
254	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	117	5,083	\$930,158	\$951,895	\$0	\$697,310	\$1,115,946	117.23%
255	WESTPORT INSURANCE CORPORATION	0.05%	83	13,615	\$2,917,348	\$2,918,643	\$0	\$2,176,730	\$3,713,054	127.22%
256	WILCAC LIFE INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	\$17,941	\$17,941	N/A
257	WILCO LIFE INSURANCE COMPANY	0.00%	236	0	\$0	\$0	\$0	\$0	\$11	N/A
258	WILTON REASSURANCE LIFE COMPANY OF NEW YOF	0.00%	235	1	\$68	\$68	\$0	\$0	\$0	0.00%
259	ZALE LIFE INSURANCE COMPANY	0.00%	198	885	\$17,332	\$17,332	\$0	\$0	-\$389	-2.24%
260	ZURICH AMERICAN INSURANCE COMPANY	0.09%	61	112,344	\$5,573,302	\$5,266,230	\$0	\$3,333,331	\$2,763,445	52.47%
261	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	200	36	\$13,516	\$13,881	\$0	\$0	\$0	0.00%
TOTAL		100.00%		14,293,932	\$6,332,888,871	\$6,317,328,365	\$468,349	\$4,902,320,349	\$4,924,983,663	77.96%





**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY COMPANY**



**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	325	9	\$5,310	\$5,545	\$0	\$3,827	\$3,094	55.80%
2	4 EVER LIFE INSURANCE COMPANY	0.03%	133	1,691	\$2,508,028	\$2,527,817	\$0	\$1,824,278	\$1,235,373	48.87%
3	5 STAR LIFE INSURANCE COMPANY	0.00%	356	2	\$473	\$523	\$0	\$0	\$0	0.00%
4	AAA LIFE INSURANCE COMPANY	0.01%	161	6,802	\$1,449,860	\$1,470,955	\$0	\$343,053	\$15,784	1.07%
5	ABILITY INSURANCE COMPANY	0.03%	128	1,252	\$2,762,392	\$2,804,145	\$0	\$4,166,374	\$3,468,274	123.68%
6	ACCENDO INSURANCE COMPANY	0.00%	372	0	\$0	-\$1	\$0	-\$24	-\$24	2400.00%
7	ACE AMERICAN INSURANCE COMPANY	0.08%	75	160,488	\$8,069,764	\$7,229,530	\$0	\$6,701,053	\$5,805,596	80.30%
8	ACE PROPERTY AND CASUALTY INSURANCE COMPA	0.00%	372	0	\$0	\$0	\$0	\$27,265	\$27,265	N/A
9	ADVANTICA INSURANCE COMPANY	0.02%	155	27,212	\$1,583,337	\$1,583,337	\$0	\$895,852	\$899,852	56.83%
10	AEGIS SECURITY INSURANCE COMPANY	0.00%	318	872	\$7,465	\$5,839	\$0	\$1,103	\$1,103	18.89%
11	AETNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	293	40	\$30,301	\$29,745	\$0	\$26,312	\$28,069	94.37%
12	AETNA HEALTH INSURANCE COMPANY	0.00%	294	168	\$27,663	\$27,663	\$0	\$25,493	\$25,477	92.10%
13	AETNA LIFE INSURANCE COMPANY	3.28%	7	381,653	\$321,593,850	\$324,718,473	\$0	\$252,536,674	\$254,712,268	78.44%
14	ALL SAVERS INSURANCE COMPANY	1.91%	9	44,994	\$186,916,933	\$199,346,234	\$0	\$169,194,028	\$181,368,615	90.98%
15	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	322	2	\$5,888	\$5,888	\$0	\$0	\$0	0.00%
16	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.05%	99	3,318	\$4,936,642	\$4,982,732	\$0	\$3,236,401	\$3,284,412	65.92%
17	ALLSTATE LIFE INSURANCE COMPANY	0.00%	211	3,443	\$472,220	\$484,328	\$0	\$609,875	\$1,055,824	218.00%
18	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	342	4	\$1,026	\$1,030	\$0	\$100	\$100	9.71%
19	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	241	1,480	\$179,700	\$179,700	\$0	\$4,313	-\$297,031	-165.29%
20	AMERICAN ALTERNATIVE INSURANCE CORPORATIOI	0.02%	144	120,128	\$2,135,952	\$2,135,952	\$0	\$8,387,614	\$9,338,939	437.23%
21	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	372	0	\$0	\$0	\$0	\$0	-\$336	N/A
22	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	332	20	\$3,683	\$3,683	\$0	\$0	\$0	0.00%
23	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	209	20,441	\$489,171	\$509,541	\$0	\$256,533	\$206,596	40.55%
24	AMERICAN CONTINENTAL INSURANCE COMPANY	0.07%	80	3,235	\$7,308,614	\$7,303,531	\$0	\$4,814,110	\$4,793,291	65.63%
25	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.98%	15	414,346	\$96,238,878	\$96,810,527	\$0	\$46,063,135	\$46,255,874	47.78%
26	AMERICAN FAMILY MUTUAL INSURANCE COMPANY S	0.07%	85	2,470	\$6,772,833	\$6,003,431	\$0	\$4,752,710	\$4,503,339	75.01%
27	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.01%	187	9,245	\$855,933	\$839,195	\$0	\$199,591	\$206,664	24.63%
28	AMERICAN FIDELITY ASSURANCE COMPANY	0.16%	46	39,489	\$15,524,113	\$15,426,209	\$0	\$6,187,886	\$5,676,487	36.80%
29	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CI	0.00%	238	565	\$195,440	\$196,703	\$0	\$80,573	\$98,318	49.98%
30	AMERICAN GENERAL LIFE INSURANCE CO	0.04%	106	23,321	\$4,124,315	\$4,166,933	\$0	\$1,942,974	\$2,474,290	59.38%
31	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	174	7,331	\$1,126,144	\$1,624,240	\$0	\$794,590	\$592,207	36.46%
32	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.20%	44	159,836	\$19,163,549	\$19,291,269	\$0	\$10,315,933	\$10,686,532	55.40%
33	AMERICAN HOME ASSURANCE COMPANY	0.00%	329	10	\$4,200	\$5,073	\$0	\$0	-\$333	-6.56%
34	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	357	12	\$462	\$441	\$0	\$0	\$0	0.00%
35	AMERICAN INCOME LIFE INSURANCE CO	0.02%	157	211,461	\$1,563,879	\$1,571,811	\$0	\$611,135	\$730,333	46.46%
36	AMERICAN MODERN LIFE INSURANCE COMPANY	0.01%	171	6,380	\$1,254,343	\$1,352,411	\$0	\$370,748	\$449,656	33.25%
37	AMERICAN NATIONAL INSURANCE COMPANY	0.03%	118	4,637	\$3,235,300	\$3,133,494	\$0	\$6,886,150	\$6,762,654	215.82%
38	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.01%	170	445	\$1,291,355	\$1,324,496	\$0	\$1,312,010	\$1,312,859	99.12%
39	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	313	2	\$10,048	\$9,959	\$0	\$18,009	\$16,679	167.48%
40	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.01%	207	1,281	\$504,367	\$503,244	\$0	\$154,995	\$185,784	36.92%
41	AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.06%	93	2,116	\$5,386,379	\$5,414,564	\$0	\$3,575,218	\$3,548,534	65.54%
42	AMERICAN REPUBLIC INSURANCE COMPANY	0.14%	50	5,865	\$13,737,789	\$13,847,039	\$0	\$10,826,071	\$10,977,191	79.27%
43	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.02%	148	971	\$1,915,683	\$1,920,549	\$0	\$1,389,835	\$1,424,020	74.15%
44	AMERICAN SECURITY INSURANCE COMPANY	0.00%	372	0	\$0	\$0	\$0	\$0	-\$129	N/A
45	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	358	54	\$426	\$2,307	\$0	\$0	-\$6,954	-301.43%
46	AMERICAN STATES INSURANCE COMPANY	0.00%	314	15	\$9,537	\$14,933	\$0	\$10,100	-\$871	-5.83%
47	AMERICAN UNDERWRITERS LIFE INSURANCE COMPA	0.01%	194	102,459	\$669,665	\$672,636	\$0	\$122,834	\$134,247	19.96%
48	AMERICAN UNITED LIFE INSURANCE COMPANY	0.01%	188	7,846	\$813,983	\$829,326	\$0	\$766,289	\$793,891	95.73%
49	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	335	22	\$2,275	\$2,236	\$0	\$0	\$0	0.00%
50	AMERITAS LIFE INSURANCE CORP	0.11%	63	25,016	\$11,133,750	\$11,892,793	\$0	\$7,668,765	\$7,743,339	65.11%
51	AMEX ASSURANCE COMPANY	0.01%	204	515,687	\$546,666	\$578,128	\$0	\$5,907	-\$2,606	-0.45%
52	ANTHEM INSURANCE COMPANIES INC	0.51%	21	19,264	\$50,079,750	\$50,223,700	\$0	\$40,164,478	\$37,932,059	75.53%
53	ANTHEM LIFE INSURANCE COMPANY	0.02%	138	71,886	\$2,364,278	\$2,363,569	\$0	\$1,012,213	\$996,732	42.17%
54	ARCH INSURANCE COMPANY	0.00%	230	1,973	\$248,312	\$244,313	\$0	\$230,981	\$231,503	94.76%
55	ASSURANCEAMERICA INSURANCE COMPANY	0.00%	260	1,500	\$77,372	\$75,941	\$0	\$0	\$0	0.00%
56	ASSURED LIFE ASSOCIATION	0.00%	275	27	\$50,344	\$50,710	\$0	\$42,532	\$41,673	82.18%
57	ASSURITY LIFE INSURANCE COMPANY	0.02%	143	4,991	\$2,150,030	\$2,167,433	\$0	\$684,818	\$985,850	45.48%
58	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	221	2,633	\$342,100	\$335,840	\$0	\$288,541	\$170,469	50.76%
59	ATHENE ANNUITY AND LIFE COMPANY	0.00%	317	30	\$7,877	\$9,632	\$0	\$146,529	\$97,861	1016.00%
60	ATLANTA LIFE INSURANCE COMPANY	0.00%	341	38	\$1,122	\$1,124	\$0	\$0	\$0	0.00%
61	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	220	4,752	\$342,810	\$413,294	\$0	\$199,233	\$264,353	63.96%
62	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	350	2	\$630	\$630	\$0	\$0	\$0	0.00%
63	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	286	594	\$41,106	\$41,874	\$0	\$12,500	\$21,116	50.43%
64	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	217	252	\$391,714	\$388,613	\$0	\$98,248	\$187,069	48.14%
65	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	219	523	\$350,353	\$358,860	\$0	\$1,517,590	\$1,504,777	419.32%
66	AXIS INSURANCE COMPANY	0.01%	163	37,748	\$1,426,765	\$1,444,501	\$0	\$530,272	\$537,044	37.18%
67	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	333	9	\$2,306	\$2,306	\$0	\$5,120	\$5,120	222.03%
68	BANKERS FIDELITY ASSURANCE COMPANY	0.00%	337	0	\$1,950	\$0	\$0	\$0	\$0	N/A
69	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.02%	150	998	\$1,890,818	\$1,939,206	\$0	\$1,276,616	\$1,182,745	60.99%
70	BANKERS LIFE AND CASUALTY COMPANY	0.28%	36	16,290	\$27,115,984	\$28,882,522	\$561	\$23,960,877	\$27,793,229	96.23%
71	BCS INSURANCE COMPANY	0.03%	120	17,994	\$3,037,613	\$3,068,379	\$0	\$1,723,192	\$1,840,260	59.97%
72	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.12%	60	102,949	\$12,154,949	\$12,245,426	\$0	\$5,812,440	\$6,402,224	52.28%
73	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.06%	89	2,914	\$5,903,362	\$5,948,295	\$0	\$832,120	\$3,653,914	61.43%
74	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	180	3,010	\$936,999	\$933,136	\$0	\$520,359	\$508,421	54.49%
75	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	11.35%	3	387,778	\$1,111,423,620	\$1,111,423,620	\$0	\$916,621,864	\$908,863,874	81.77%
76	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	193	3,617	\$708,705	\$703,200	\$0	\$232,515	\$233,126	33.15%
77	BRIGHTHOUSE LIFE INSURANCE COMPANY	0.02%	156	794	\$1,577,272	\$1,860,879	\$0	\$3,366,357	\$2,876,731	154.59%
78	CANADA LIFE ASSURANCE COMPANY	0.00%	274	64	\$51,213	\$56,399	\$0	\$267,601	\$267,601	474.48%
79	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	371	4	\$16	\$15	\$0	\$0	\$0	0.00%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
80	CAPITOL INDEMNITY CORPORATION	0.00%	338	101	\$1,665	\$1,301	\$0	\$0	\$282	21.68%
81	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY	5.13%	5	38,858	\$502,503,189	\$502,118,817	\$0	\$319,574,523	\$339,613,091	67.64%
82	CATERPILLAR INSURANCE COMPANY	0.00%	372	3,012	\$0	\$0	\$0	\$6,816,571	\$2,727,781	N/A
83	CATHOLIC FINANCIAL LIFE	0.00%	345	7	\$904	\$928	\$0	\$0	\$0	0.00%
84	CATHOLIC ORDER OF FORESTERS	0.00%	301	20	\$20,114	\$20,114	\$0	\$23,760	\$22,800	113.35%
85	CATLIN INSURANCE COMPANY INC	0.01%	173	781	\$1,126,699	\$1,101,278	\$0	\$399,249	\$810,151	73.56%
86	CELTIC INSURANCE COMPANY	0.00%	251	19	\$131,752	\$131,827	\$0	\$169,615	\$28,045	21.27%
87	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	254	35	\$111,411	\$111,399	\$0	\$71,475	\$70,404	63.20%
88	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	340	3	\$1,469	\$1,478	\$0	\$839	\$842	56.97%
89	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	165	10,065	\$1,402,153	\$2,569,263	\$0	\$597,624	\$678,224	26.40%
90	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.00%	213	9,337	\$431,993	\$432,256	\$0	\$32,861	\$48,187	11.15%
91	CENTRAL UNITED LIFE INSURANCE COMPANY	0.02%	146	3,361	\$1,991,027	\$1,988,316	\$0	\$433,789	\$454,099	22.84%
92	CENTRE LIFE INSURANCE COMPANY	0.00%	253	109	\$123,089	\$129,132	\$0	\$30,705	\$7,543	5.84%
93	CENTURION LIFE INSURANCE COMPANY	0.00%	300	156	\$20,586	\$20,586	\$0	\$3,088	\$3,754	18.24%
94	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.05%	101	25,570	\$4,494,783	\$4,478,769	\$0	\$1,235,890	\$1,114,725	24.89%
95	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.07%	88	1,811	\$6,420,243	\$6,562,771	\$0	\$4,641,802	\$4,484,396	68.33%
96	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	363	1	\$200	\$200	\$0	\$0	\$0	0.00%
97	CIGNA HEALTH AND LIFE INSURANCE COMPANY	2.52%	8	267,630	\$246,671,176	\$246,375,260	\$0	\$180,255,865	\$179,331,221	72.79%
98	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	245	2	\$149,338	\$149,338	\$0	\$823,067	\$367,137	245.84%
99	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	264	61	\$69,459	\$73,609	\$0	\$949	\$2,208	3.00%
100	CITIZENS SECURITY LIFE INS CO	0.04%	113	4,635	\$3,492,775	\$3,575,520	\$0	\$1,539,122	\$1,573,008	43.99%
101	CMFG LIFE INSURANCE COMPANY	0.06%	92	188,581	\$5,557,072	\$5,595,292	\$0	\$2,133,794	\$2,621,811	46.86%
102	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.13%	54	32,835	\$13,127,354	\$13,217,669	\$0	\$5,582,374	\$5,484,573	41.49%
103	COLONIAL PENN LIFE INSURANCE COMPANY	0.11%	66	6,000	\$10,753,210	\$10,770,378	\$0	\$7,094,951	\$7,361,410	68.35%
104	COLORADO BANKERS LIFE INS CO	0.00%	324	15	\$5,415	\$5,372	\$0	\$0	\$0	0.00%
105	COLUMBUS LIFE INSURANCE COMPANY	0.00%	368	1	\$128	\$128	\$0	\$0	\$0	0.00%
106	COMBINED INSURANCE CO OF AMERICA	0.22%	40	1,563,908	\$21,848,179	\$21,824,828	\$0	\$15,960,798	\$15,625,718	71.60%
107	COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY	0.00%	291	2,969	\$36,195	\$37,421	\$0	\$5,242	\$5,242	14.01%
108	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.00%	319	7	\$6,967	\$7,029	\$0	\$120,036	\$119,881	1705.52%
109	COMPANION LIFE INSURANCE COMPANY	0.26%	38	36,215	\$25,090,842	\$25,017,397	\$0	\$20,621,190	\$20,325,386	81.25%
110	COMPENEFITS INSURANCE COMPANY	0.01%	184	10,611	\$897,315	\$897,315	\$0	\$532,159	\$522,108	58.19%
111	CONNECTICUT GENERAL LIFE INS CO	0.04%	107	1,762	\$4,092,399	\$4,667,955	\$0	\$5,132,776	\$5,151,323	110.36%
112	CONSTITUTION LIFE INSURANCE COMPANY	0.02%	139	1,272	\$2,331,469	\$2,343,491	\$0	\$2,113,389	\$1,902,010	81.16%
113	CONTINENTAL AMERICAN INSURANCE COMPANY	0.12%	62	63,604	\$11,819,300	\$11,963,354	\$0	\$5,834,794	\$6,026,593	50.38%
114	CONTINENTAL CASUALTY COMPANY	0.07%	86	6,179	\$6,742,314	\$1,902,060	\$0	\$10,945,073	\$11,079,620	582.51%
115	CONTINENTAL GENERAL INSURANCE COMPANY	0.04%	112	3,287	\$3,526,682	\$3,684,668	\$0	\$3,357,505	\$3,120,597	84.69%
116	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.08%	78	5,944	\$7,614,360	\$7,596,189	\$0	\$3,875,018	\$3,879,384	51.07%
117	COUNTRY LIFE INSURANCE COMPANY	0.01%	179	874	\$1,015,171	\$1,011,890	\$0	\$562,661	\$469,083	46.36%
118	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	11.10%	4	177,584	\$1,086,790,686	\$1,086,790,686	\$0	\$966,672,298	\$942,662,386	86.74%
119	COX HEALTH SYSTEMS INSURANCE COMPANY	1.36%	11	35,273	\$133,566,011	\$133,566,011	\$0	\$121,306,250	\$122,526,292	91.73%
120	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	353	30	\$507	\$516	\$0	\$200	\$200	38.76%
121	CSA FRATERNAL LIFE	0.00%	327	2	\$4,891	\$5,293	\$0	\$4,845	\$4,855	91.72%
122	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.03%	124	18,869	\$2,955,437	\$2,955,437	\$0	\$1,182,082	\$1,182,082	40.00%
123	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	312	3	\$10,234	\$12,387	\$0	\$6,624	\$6,525	52.68%
124	DENTEGRA INSURANCE COMPANY	0.04%	108	5,910	\$3,902,007	\$3,866,455	\$0	\$1,969,125	\$1,996,363	51.63%
125	EMC NATIONAL LIFE COMPANY	0.00%	266	92	\$69,084	\$69,008	\$0	\$35,531	\$37,523	54.37%
126	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	372	0	\$0	\$0	\$0	\$15,600	\$9,692	N/A
127	ENVIRO INSURANCE COMPANY	0.01%	197	394	\$651,662	\$651,662	\$0	\$629,846	\$641,775	98.48%
128	EPIC LIFE INSURANCE COMPANY THE	0.00%	257	309	\$91,929	\$92,096	\$0	\$53,137	\$58,708	63.75%
129	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.13%	53	6,183	\$13,193,397	\$13,311,042	\$0	\$11,316,517	-\$1,992,425	-14.97%
130	EVEREST REINSURANCE COMPANY	0.05%	94	8,348	\$5,374,782	\$5,374,782	\$0	\$3,567,132	\$3,889,401	72.36%
131	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	336	138	\$2,125	\$2,113	\$0	\$0	\$0	0.00%
132	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	0.07%	84	19,334	\$6,854,602	\$6,849,898	\$0	\$1,072,344	\$1,090,591	15.92%
133	FAMILY LIFE INSURANCE COMPANY	0.00%	222	256	\$330,426	\$329,983	\$0	\$263,104	\$259,249	78.56%
134	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.00%	227	123,481	\$273,986	\$274,330	\$0	\$316,309	\$709,764	258.73%
135	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.00%	359	22	\$345	\$359	\$0	\$0	\$0	0.00%
136	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.01%	202	2,813	\$570,243	\$570,243	\$0	\$637,696	\$692,951	121.52%
137	FEDERAL INSURANCE COMPANY	0.04%	114	209,399	\$3,482,010	\$3,601,303	\$0	\$1,748,729	\$1,690,225	46.93%
138	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	339	55	\$1,524	\$1,127	\$0	\$0	\$0	0.00%
139	FEDERATED LIFE INSURANCE COMPANY	0.01%	192	706	\$738,667	\$748,704	\$0	\$197,530	-\$1,443,205	-192.76%
140	FEDERATED MUTUAL INSURANCE COMPANY	0.50%	23	12,516	\$48,745,530	\$48,745,530	\$0	\$39,932,947	\$40,144,046	82.35%
141	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.00%	305	485	\$16,948	\$11,702	\$0	\$14,530	\$14,568	124.49%
142	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.13%	55	202,056	\$13,086,340	\$13,204,001	\$0	\$9,876,418	\$10,016,324	75.86%
143	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	372	292	-\$6,031	\$48,280	\$0	\$34,197	\$18,034	37.35%
144	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	362	1	\$223	\$223	\$0	\$11,011	\$11,011	4937.67%
145	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY	0.03%	115	9,176	\$3,387,552	\$3,387,552	\$0	\$2,295,777	\$2,270,663	67.03%
146	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.25%	39	27,745	\$24,648,995	\$24,718,342	\$0	\$18,700,109	\$20,200,671	81.72%
147	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	216	257	\$401,556	\$401,519	\$0	\$99,052	\$97,496	24.28%
148	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.03%	126	4,140	\$2,809,645	\$2,768,181	\$0	\$1,268,465	\$1,397,328	50.48%
149	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	235	210	\$214,615	\$227,366	\$0	\$322,790	\$192,556	84.69%
150	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.01%	190	283	\$780,819	\$794,680	\$0	\$1,032,002	\$1,023,174	128.75%
151	GENWORTH LIFE INSURANCE COMPANY	0.50%	22	27,729	\$49,343,836	\$49,206,716	\$0	\$39,233,250	\$52,003,075	105.68%
152	GERBER LIFE INSURANCE COMPANY	0.12%	61	83,278	\$12,104,060	\$12,456,221	\$0	\$7,323,975	\$7,143,576	57.35%
153	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	153	5,535	\$1,664,347	\$1,741,122	\$0	\$1,221,348	\$1,337,989	76.85%
154	GOLDEN RULE INSURANCE COMPANY	0.83%	17	40,664	\$81,213,465	\$81,356,436	\$0	\$56,355,913	\$53,196,427	65.39%
155	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	352	4	\$525	\$526	\$0	\$0	\$16	3.04%
156	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.01%	201	225	\$570,519	\$579,124	\$0	\$500,825	\$478,959	82.70%
157	GREAT AMERICAN INSURANCE COMPANY	0.06%	90	5,712	\$5,766,078	\$6,647,970	\$0	\$2,162,878	-\$388,918	-5.85%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
158	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	228	136	\$271,587	\$277,186	\$0	\$110,361	\$102,758	37.07%
159	GREAT MIDWEST INSURANCE COMPANY	0.01%	195	1,543	\$667,839	\$667,839	\$0	\$0	\$26,271	3.93%
160	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	315	18	\$8,521	\$8,502	\$0	\$0	\$0	0.00%
161	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	289	58	\$36,361	\$36,698	\$0	\$77,607	\$78,607	214.20%
162	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.01%	196	577	\$660,587	\$917,887	\$0	\$745,994	\$758,369	82.62%
163	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.13%	59	17,738	\$12,453,867	\$12,600,824	\$0	\$4,436,609	\$4,472,619	35.49%
164	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	277	42	\$48,183	\$48,112	\$0	\$46,086	\$45,773	95.14%
165	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.71%	18	528,670	\$69,720,177	\$70,073,499	\$17,562	\$45,513,600	\$53,492,522	76.34%
166	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.43%	26	328,702	\$41,829,999	\$42,945,107	\$0	\$32,847,179	\$32,439,126	75.54%
167	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	323	131	\$5,651	\$5,651	\$0	\$349	\$349	6.18%
168	HARTFORD LIFE INSURANCE COMPANY	0.01%	181	4,474	\$922,481	\$891,148	\$0	\$703,740	\$563,653	63.25%
169	HCC LIFE INSURANCE COMPANY	0.41%	28	129,002	\$40,591,647	\$38,194,524	\$0	\$29,033,988	\$29,336,817	76.81%
170	HEALTH CARE SERVICE CORPORATION	0.02%	149	771	\$1,910,155	\$1,910,155	\$0	\$2,267,669	\$2,288,103	119.79%
171	HEALTHMARKETS INSURANCE COMPANY	0.00%	372	0	\$0	\$0	\$0	-\$13,389	-\$13,389	N/A
172	HEALTHSPRING LIFE & HEALTH INSURANCE COMPA	0.00%	372	0	-\$9	-\$9	\$0	-\$16,497	-\$3,294	36600.00%
173	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	19.92%	1	692,087	\$1,950,989,796	\$1,943,187,527	\$0	\$1,532,033,262	\$1,544,734,064	79.49%
174	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.02%	145	1,591	\$2,064,011	\$2,069,348	\$0	\$1,130,530	\$1,132,369	54.72%
175	HM LIFE INSURANCE COMPANY	0.09%	72	19,369	\$8,700,868	\$8,800,057	\$0	\$4,927,925	\$5,301,600	60.22%
176	HORACE MANN LIFE INSURANCE COMPANY	0.00%	299	123	\$20,840	\$20,507	\$0	\$6,318	\$5,485	26.75%
177	HUMANA INSURANCE COMPANY	4.75%	6	236,320	\$465,501,699	\$462,836,282	\$0	\$366,397,196	\$365,720,705	79.02%
178	HUMANADENTAL INSURANCE COMPANY	0.10%	69	33,077	\$9,458,924	\$9,477,309	\$0	\$6,259,572	\$6,135,289	64.74%
179	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	364	15	\$190	\$190	\$0	\$9	\$9	4.74%
180	IDEALIFE INSURANCE COMPANY	0.00%	284	9	\$42,383	\$42,998	\$0	\$12,357	\$15,021	34.93%
181	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	154	4,489	\$1,606,995	\$1,643,358	\$0	\$884,839	\$363,582	22.12%
182	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	252	154	\$123,560	\$122,309	\$0	\$18,748	\$9,466	7.74%
183	INDEPENDENT ORDER OF FORESTERS THE	0.00%	259	292	\$82,510	\$82,510	\$0	\$0	\$0	0.00%
184	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & A	0.07%	82	6,016	\$7,011,892	\$7,022,977	\$0	\$4,214,689	\$4,515,563	64.30%
185	INSURANCE COMPANY OF NORTH AMERICA	0.00%	372	0	\$0	\$0	\$0	\$93,665	\$93,665	N/A
186	INTEGON NATIONAL INSURANCE COMPANY	0.03%	123	1,375	\$2,961,846	\$2,961,846	\$0	\$320,573	\$1,058,304	35.73%
187	INVESTORS LIFE INSURANCE COMPANY OF NORTH A	0.00%	365	1	\$135	\$135	\$0	\$0	\$0	0.00%
188	IRONSHORE INDEMNITY INC	0.00%	234	20	\$225,192	\$160,978	\$0	\$0	-\$9,849	-6.12%
189	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	191	861	\$769,342	\$767,157	\$0	\$1,518,339	\$1,503,256	195.95%
190	JEFFERSON INSURANCE COMPANY	0.00%	372	0	-\$101	-\$13,152	\$0	\$30,025	\$16,421	-124.86%
191	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	290	24	\$36,319	\$38,360	\$0	\$80,810	\$80,104	208.82%
192	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	225	498	\$278,736	\$423,151	\$0	\$1,352,643	\$438,826	103.70%
193	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPA	0.00%	297	34	\$24,091	\$24,367	\$0	\$0	\$0	0.00%
194	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.31%	35	20,874	\$30,505,823	\$30,810,628	\$41	\$19,045,015	\$28,249,332	91.69%
195	KAISER PERMANENTE INSURANCE COMPANY	0.00%	218	95,252	\$353,902	\$353,902	\$0	\$9,541	\$9,541	2.70%
196	KANAWHA INSURANCE COMPANY	0.02%	137	9,762	\$2,421,535	\$2,422,803	\$0	\$1,850,597	\$2,768,732	114.28%
197	KANSAS CITY LIFE INSURANCE COMPANY	0.05%	103	17,696	\$4,437,048	\$4,442,093	\$0	\$3,595,796	\$3,583,924	80.68%
198	KNIGHTS OF COLUMBUS	0.03%	116	3,061	\$3,333,955	\$3,388,645	\$0	\$861,253	\$1,178,738	34.78%
199	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	355	1	\$476	\$476	\$0	\$154,625	\$153,111	32166.18%
200	LAMORAK INSURANCE COMPANY	0.00%	372	0	\$0	\$0	\$0	-\$17,898	-\$19,566	N/A
201	LEADERS LIFE INSURANCE COMPANY	0.00%	321	17	\$6,468	\$6,468	\$0	\$2,321	\$2,321	35.88%
202	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.14%	52	72,353	\$13,396,358	\$12,994,039	\$0	\$7,221,235	\$9,380,036	72.19%
203	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.03%	132	24,007	\$2,521,299	\$2,529,394	\$0	\$1,245,056	\$1,324,226	52.35%
204	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.41%	29	265,662	\$40,589,198	\$41,401,748	\$0	\$25,130,693	\$31,385,334	75.81%
205	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	366	3	\$131	\$131	\$0	\$0	\$0	0.00%
206	LIFE OF THE SOUTH INSURANCE COMPANY	0.01%	203	3,873	\$551,506	\$458,527	\$0	\$145,906	\$197,241	43.02%
207	LIFESecure INSURANCE COMPANY	0.01%	198	550	\$638,519	\$614,038	\$0	\$1,185	\$63	0.01%
208	LIFESHIELD NATIONAL INSURANCE CO	0.00%	328	27	\$4,308	\$4,377	\$0	\$0	\$0	0.00%
209	LINCOLN BENEFIT LIFE COMPANY	0.02%	158	2,085	\$1,545,966	\$1,567,845	\$0	\$2,026,457	\$3,011,815	192.10%
210	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	307	187	\$16,695	\$16,696	\$0	\$11,164	\$10,866	65.08%
211	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	310	670	\$13,338	\$13,362	\$0	\$47,877	\$37,969	284.16%
212	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.22%	41	145,546	\$21,184,224	\$21,338,480	\$0	\$16,042,347	\$14,859,781	69.64%
213	LONGEVITY INSURANCE COMPANY	0.00%	331	4	\$3,970	\$3,970	\$0	\$102,488	\$102,488	2581.56%
214	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.04%	110	5,289	\$3,697,879	\$3,708,696	\$0	\$2,251,719	\$2,281,068	61.51%
215	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	127	3,762	\$2,801,786	\$2,865,855	\$0	\$1,239,471	\$2,374,133	82.84%
216	MANHATTAN LIFE INSURANCE COMPANY	0.05%	100	4,165	\$4,681,907	\$4,619,792	\$0	\$3,233,464	\$3,487,158	75.48%
217	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.00%	351	1	\$546	\$535	\$0	\$0	\$0	0.00%
218	MAPFRE LIFE INSURANCE COMPANY	0.00%	330	44	\$4,010	\$4,103	\$0	\$11,050	\$15,304	373.00%
219	MARKEL INSURANCE COMPANY	0.00%	226	72,316	\$277,593	\$294,955	\$0	\$34,656	\$1,818	0.62%
220	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	0.11%	67	5,484	\$10,348,968	\$10,591,129	\$449,076	\$9,381,437	\$13,850,603	130.78%
221	MEDAMERICA INSURANCE COMPANY	0.01%	175	825	\$1,106,912	\$1,136,624	\$0	\$501,235	\$508,352	44.72%
222	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.14%	51	11,681	\$13,508,566	\$13,508,566	\$0	\$5,891,517	\$5,374,231	39.78%
223	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	263	47	\$70,448	\$68,897	\$0	\$84,271	\$91,469	132.76%
224	MEDICO INSURANCE COMPANY	0.05%	95	5,544	\$5,344,577	\$5,359,149	\$0	\$2,801,994	\$2,854,740	53.27%
225	MERIT HEALTH INSURANCE COMPANY	0.01%	186	711	\$856,677	\$856,677	\$0	\$1,177,506	\$1,177,506	137.45%
226	MERIT LIFE INSURANCE CO	0.01%	169	6,639	\$1,293,117	\$1,427,460	\$0	\$553,693	\$520,027	36.43%
227	METROPOLITAN LIFE INSURANCE COMPANY	1.07%	12	444,200	\$104,851,488	\$100,350,290	\$0	\$82,041,951	\$87,070,556	86.77%
228	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	343	6	\$994	\$1,016	\$0	\$0	\$0	0.00%
229	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	248	1,281	\$134,493	\$162,287	\$0	\$85,218	\$74,872	46.14%
230	MINNESOTA LIFE INSURANCE COMPANY	0.09%	70	31,479	\$9,165,924	\$9,063,417	\$0	\$3,250,231	\$2,712,808	29.93%
231	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CC	0.08%	76	65,628	\$8,017,631	\$8,008,217	\$0	\$14,159,929	\$15,564,525	194.36%
232	MODERN WOODMEN OF AMERICA	0.00%	360	5	\$341	\$333	\$0	\$20,467	\$15,292	4592.19%
233	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	205	553	\$544,083	\$539,131	\$0	\$158,296	\$188,452	34.95%
234	MONY LIFE INSURANCE COMPANY	0.00%	236	190	\$205,508	\$217,764	\$91,845	\$263,148	\$349,126	160.32%
235	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	348	12	\$744	\$843	\$0	\$457	\$574	68.09%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
236	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	287	237	\$41,058	\$53,241	\$0	\$4,298	-\$9,920	-18.63%
237	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	270	7	\$57,944	\$57,944	\$0	\$125,067	\$125,067	215.84%
238	MUTUAL OF OMAHA INSURANCE COMPANY	1.75%	10	389,201	\$171,325,606	\$171,784,361	\$0	\$130,434,647	\$133,880,062	77.93%
239	MUTUAL TRUST LIFE INSURANCE COMPANY A PAN-A	0.00%	349	2	\$663	\$1,678	\$0	\$0	\$0	0.00%
240	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	298	19	\$22,292	\$22,283	\$0	\$341	\$298	1.34%
241	NATIONAL CASUALTY COMPANY	0.00%	280	1,033	\$44,371	\$43,457	\$0	\$8,835	\$7,635	17.57%
242	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	249	519	\$132,435	\$132,616	\$0	\$40,148	\$39,828	30.03%
243	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.07%	87	67,774	\$6,650,200	\$6,569,089	\$0	\$5,088,655	\$5,088,655	77.46%
244	NATIONAL HEALTH INSURANCE COMPANY	0.02%	159	1,974	\$1,522,971	\$1,618,481	\$0	\$791,749	\$1,322,453	81.71%
245	NATIONAL LIFE INSURANCE COMPANY	0.00%	255	110	\$107,554	\$155,613	\$0	\$185,231	\$189,360	121.69%
246	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.02%	141	5,412	\$2,304,591	\$2,305,308	\$0	\$696,148	\$792,142	34.36%
247	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.08%	77	1,031,861	\$7,929,352	\$7,834,489	\$0	\$2,785,257	\$2,051,420	26.18%
248	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	0.00%	295	32	\$26,104	\$26,104	\$0	\$0	\$0	0.00%
249	NATIONWIDE LIFE INSURANCE COMPANY	0.05%	97	5,166	\$5,125,645	\$5,395,555	\$0	\$2,209,233	\$3,407,653	63.16%
250	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	237	526	\$199,888	\$197,902	\$0	\$100,841	\$100,841	50.96%
251	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	258	405	\$85,731	\$89,201	\$0	\$54,433	-\$19,960	-22.38%
252	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.00%	261	29	\$70,597	\$73,105	\$0	\$82,619	\$77,526	106.05%
253	NEW YORK LIFE INSURANCE COMPANY	0.08%	79	30,695	\$7,539,837	\$7,525,931	\$360,353	\$3,923,845	\$1,742,652	23.16%
254	NORTH AMERICAN INSURANCE COMPANY	0.02%	142	725	\$2,269,743	\$2,306,206	\$0	\$1,944,202	\$1,945,234	84.35%
255	NORTH AMERICAN SPECIALTY INSURANCE COMPAN	0.00%	372	0	\$0	\$0	\$0	\$1,494	\$1,494	N/A
256	NORTH RIVER INSURANCE COMPANY THE	0.00%	273	329	\$52,018	\$52,018	\$0	\$35,816	\$32,041	61.60%
257	NORTHWESTERN LONG TERM CARE INSURANCE CO	0.14%	49	6,244	\$13,881,138	\$13,655,931	\$0	\$1,319,030	\$3,303,865	24.19%
258	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	0.28%	37	22,144	\$27,007,050	\$27,046,864	\$7,599,277	\$11,169,190	\$10,428,256	38.56%
259	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	229	203	\$256,571	\$257,520	\$0	\$502,382	\$498,808	193.70%
260	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.00%	246	96	\$147,458	\$148,581	\$23,992	\$177,000	\$175,075	117.83%
261	OLD AMERICAN INSURANCE COMPANY	0.00%	302	396	\$18,775	\$19,303	\$0	\$31,499	\$45,905	237.81%
262	OLD REPUBLIC INSURANCE COMPANY	0.00%	372	3	\$0	\$71	\$0	\$1,493	\$964	1357.75%
263	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	283	230	\$42,556	\$42,556	\$0	-\$9,954	-\$137,892	-324.02%
264	OLD SURETY LIFE INSURANCE COMPANY	0.13%	56	6,371	\$13,069,194	\$13,059,770	\$0	\$8,121,456	\$8,183,146	62.66%
265	OLD UNITED LIFE INSURANCE COMPANY	0.00%	306	142	\$16,835	\$36,162	\$0	\$3,772	\$9,466	26.18%
266	OMAHA INSURANCE COMPANY	0.00%	242	170	\$178,368	\$176,530	\$0	\$135,943	\$148,728	84.25%
267	OPTICARE OF UTAH INC	0.00%	256	1,478	\$106,522	\$106,522	\$0	\$48,201	\$54,776	51.42%
268	OXFORD LIFE INSURANCE COMPANY	0.03%	135	2,038	\$2,451,993	\$2,484,601	\$0	\$2,014,774	\$2,029,325	81.68%
269	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	272	1,001	\$55,831	\$56,638	\$0	\$12,825	\$12,775	22.56%
270	PACIFICARE LIFE AND HEALTH INSURANCE COMPAN	0.00%	372	0	\$0	\$0	\$0	-\$25	-\$43	N/A
271	PAN-AMERICAN LIFE INSURANCE COMPANY	0.03%	119	1,593	\$3,167,901	\$3,001,179	\$0	\$3,546,330	\$3,211,673	107.01%
272	PARTNERRE AMERICA INSURANCE COMPANY	0.04%	104	0	\$4,388,643	\$4,388,643	\$0	\$1,748,880	\$1,946,141	44.34%
273	PAUL REVERE LIFE INSURANCE COMPANY	0.03%	121	3,937	\$3,020,947	\$3,305,954	\$0	\$5,297,944	\$4,087,770	123.65%
274	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.00%	267	222	\$63,086	\$63,230	\$0	\$82,012	\$3,880	6.14%
275	PEKIN LIFE INSURANCE COMPANY	0.01%	182	2,114	\$915,357	\$744,685	\$0	\$304,027	\$361,734	48.58%
276	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	320	52	\$6,943	\$90,602	\$0	\$147,808	\$88,779	97.99%
277	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	176	2,142	\$1,078,471	\$1,060,337	\$0	\$833,522	\$787,990	74.32%
278	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.01%	185	1,834	\$879,075	\$834,470	\$0	\$500,070	\$562,347	67.39%
279	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.00%	262	112,659	\$70,452	\$17,058	\$0	\$0	\$7,309	42.85%
280	PHOENIX LIFE INSURANCE COMPANY	0.00%	282	65	\$42,891	\$42,153	\$0	\$313,868	\$127,655	302.84%
281	PHYSICIANS LIFE INSURANCE COMPANY	0.02%	160	559	\$1,511,274	\$1,515,382	\$0	\$1,290,996	\$1,287,472	84.96%
282	PHYSICIANS MUTUAL INSURANCE COMPANY	0.07%	81	10,927	\$7,060,809	\$7,069,792	\$0	\$4,659,552	\$4,831,095	68.33%
283	PLATEAU INSURANCE COMPANY	0.00%	214	1,831	\$406,830	\$338,449	\$0	\$47,814	\$112,948	33.37%
284	PRIMERICA LIFE INSURANCE COMPANY	0.00%	334	7	\$2,285	\$2,313	\$0	\$0	\$12	0.52%
285	PRINCIPAL LIFE INSURANCE COMPANY	0.36%	30	119,809	\$35,530,678	\$33,341,897	\$0	\$18,252,800	\$21,157,077	63.45%
286	PROFESSIONAL INSURANCE COMPANY	0.00%	232	370	\$245,418	\$247,806	\$0	\$184,558	\$184,558	74.48%
287	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	243	138	\$167,904	\$169,544	\$0	\$236,292	\$222,941	131.49%
288	PROVIDENT AMERICAN LIFE AND HEALTH INSURANC	0.00%	269	20	\$61,815	\$61,725	\$0	\$25,538	\$24,977	40.46%
289	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPA	0.16%	45	29,171	\$15,829,071	\$15,829,197	\$0	\$8,837,126	\$8,161,432	51.56%
290	PROVIDENT LIFE AND CASUALTY INSURANCE COMP	0.00%	231	121	\$246,367	\$249,065	\$0	\$151,106	\$172,665	69.33%
291	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.22%	42	281,731	\$21,081,161	\$21,561,969	\$96,218	\$11,973,469	\$11,995,001	55.63%
292	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	244	30	\$163,321	\$163,448	\$0	\$68,107	\$75,750	46.35%
293	PYRAMID LIFE INSURANCE COMPANY	0.00%	239	140	\$188,150	\$189,445	\$0	\$237,248	\$266,162	140.50%
294	QBE INSURANCE CORPORATION	0.04%	111	14,928	\$3,532,847	\$3,519,288	\$0	\$3,881,614	\$2,916,186	82.86%
295	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.14%	48	63,192	\$13,947,110	\$14,092,376	\$0	\$12,590,799	\$13,487,315	95.71%
296	RELIASTAR LIFE INSURANCE COMPANY	0.16%	47	90,128	\$15,344,365	\$15,640,597	\$0	\$10,191,415	\$10,451,491	66.82%
297	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOF	0.00%	210	1,927	\$478,861	\$475,477	\$0	\$317,598	\$331,005	69.62%
298	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN	0.01%	177	2,370	\$1,057,379	\$1,057,379	\$0	\$793,483	\$793,583	75.05%
299	RESERVE NATIONAL INSURANCE COMPANY	0.07%	83	8,430	\$7,007,037	\$7,071,014	\$0	\$4,249,348	\$4,249,953	60.10%
300	RIVERSOURCE LIFE INSURANCE COMPANY	0.05%	98	3,659	\$5,017,393	\$5,063,197	\$0	\$5,773,425	\$5,846,948	115.48%
301	ROYAL NEIGHBORS OF AMERICA	0.00%	240	25	\$182,537	\$192,119	\$0	\$97,762	\$95,588	49.75%
302	SAGICOR LIFE INSURANCE COMPANY	0.00%	346	2	\$867	\$887	\$0	\$0	\$0	0.00%
303	SECURIAN LIFE INSURANCE COMPANY	0.01%	166	31,008	\$1,401,617	\$1,584,236	\$0	\$35,481	\$30,406	1.92%
304	SECURITY MUTUAL LIFE INSURANCE COMPANY OF N	0.00%	354	2	\$491	\$522	\$0	\$0	\$0	0.00%
305	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	344	37	\$957	\$974	\$0	\$0	\$0	0.00%
306	SENIOR HEALTH INSURANCE COMPANY OF PENNSYLI	0.03%	134	1,580	\$2,476,623	\$3,132,406	\$0	\$7,352,607	\$7,022,703	224.20%
307	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	288	761	\$41,055	\$38,036	\$0	\$61,147	\$118,609	311.83%
308	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	265	389	\$69,261	\$67,138	\$0	\$79,728	\$88,995	132.56%
309	SETTLERS LIFE INSURANCE COMPANY	0.00%	326	2	\$5,173	\$5,224	\$0	\$0	\$0	0.00%
310	SHELTER LIFE INSURANCE COMPANY	0.03%	117	626	\$3,244,134	\$3,231,960	\$0	\$3,185,206	\$2,905,723	89.91%
311	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	268	7	\$62,548	\$62,574	\$0	\$15,716	\$15,933	25.46%
312	SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	1.07%	13	8,725	\$104,364,983	\$104,364,983	\$0	\$82,720,068	\$85,010,818	81.46%
313	SILVERSRIPT INSURANCE COMPANY	1.05%	14	134,293	\$102,499,475	\$101,731,340	\$0	\$94,182,909	\$78,821,590	77.48%

**2016 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
314	SIRIUS AMERICA INSURANCE COMPANY	0.05%	102	5,950	\$4,487,203	\$4,487,203	\$0	\$3,726,067	\$3,875,834	86.38%
315	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	366	38	\$131	\$131	\$0	\$0	\$0	0.00%
316	SONS OF NORWAY	0.00%	370	1	\$37	\$47	\$0	\$0	\$0	0.00%
317	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	372	2	-\$11	\$271	\$0	\$0	-\$29	-10.70%
318	STANDARD GUARANTY INSURANCE COMPANY	0.00%	278	1,882	\$48,108	\$48,108	\$0	\$32,689	\$33,808	70.28%
319	STANDARD INSURANCE COMPANY	0.32%	33	152,772	\$31,317,631	\$29,068,373	\$0	\$24,393,303	\$20,165,816	69.37%
320	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.02%	140	2,926	\$2,319,665	\$2,294,771	\$0	\$1,596,472	\$1,171,979	51.07%
321	STANDARD LIFE AND CASUALTY COMPANY	0.00%	279	11	\$45,235	\$45,235	\$0	\$865	\$3,385	7.48%
322	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.08%	73	2,488	\$8,294,070	\$7,700,616	\$0	\$5,813,409	\$5,813,675	75.50%
323	STARMOUNT LIFE INSURANCE COMPANY	0.01%	189	6,963	\$789,186	\$794,252	\$0	\$407,282	\$411,619	51.82%
324	STARNET INSURANCE COMPANY	0.00%	372	0	\$0	\$0	\$0	\$0	-\$89	N/A
325	STARR INDEMNITY & LIABILITY COMPANY	0.00%	247	11,729	\$140,199	\$161,729	\$0	-\$26,698	-\$32,025	-19.80%
326	STATE FARM MUTUAL AUTOMOBILE INSURANCE COI	0.32%	34	26,785	\$31,260,436	\$28,462,476	\$410	\$19,557,944	\$20,068,765	70.51%
327	STATE LIFE INSURANCE COMPANY	0.01%	199	326	\$595,284	\$597,532	\$0	\$387,840	\$568,834	95.20%
328	STATE MUTUAL INSURANCE COMPANY	0.01%	164	1,204	\$1,409,764	\$1,414,914	\$0	\$345,661	\$384,014	27.14%
329	STERLING INVESTORS LIFE INSURANCE COMPANY	0.01%	208	491	\$504,262	\$529,535	\$0	\$190,428	\$177,007	33.43%
330	STERLING LIFE INSURANCE COMPANY	0.04%	109	1,466	\$3,825,654	\$3,889,028	\$0	\$2,768,608	\$2,781,326	71.52%
331	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.00%	215	1,711	\$404,768	\$403,891	\$0	\$412,429	\$412,429	102.11%
332	SUN LIFE ASSURANCE COMPANY OF CANADA	0.42%	27	170,000	\$40,819,991	\$40,820,980	\$0	\$36,281,766	\$36,281,766	88.88%
333	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.02%	136	20,515	\$2,442,042	\$2,442,042	\$0	\$2,347,257	\$2,518,126	103.12%
334	SYMETRA LIFE INSURANCE COMPANY	0.08%	74	29,917	\$8,228,595	\$8,203,748	\$0	\$5,454,858	\$5,528,515	67.39%
335	SYMPHONIX HEALTH INSURANCE INC	0.05%	96	5,058	\$5,249,260	\$6,167,581	\$0	\$7,423,008	\$5,823,775	94.43%
336	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.00%	224	205	\$304,943	\$307,592	\$0	\$1,473,637	\$944,968	307.21%
337	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	223	3,347	\$326,462	\$327,286	\$0	\$89,021	\$91,340	27.91%
338	THE TRAVELERS PROTECTIVE ASSOCIATION OF AMI	0.00%	296	1,393	\$24,491	\$24,491	\$0	\$10,703	\$8,483	34.64%
339	THRIVENT FINANCIAL FOR LUTHERANS	0.11%	65	7,654	\$10,995,632	\$10,900,955	\$157,839	\$12,575,163	\$10,588,930	97.14%
340	TIAA-CREF LIFE INSURANCE COMPANY	0.00%	250	59	\$131,839	\$131,943	\$0	\$19,091	\$25,391	19.24%
341	TIME INSURANCE COMPANY	0.10%	68	10,156	\$10,061,521	\$6,928,420	\$0	\$11,495,390	\$8,732,627	126.04%
342	TRANSAMERICA CASUALTY INSURANCE COMPANY	0.00%	292	1,491	\$35,291	\$35,291	\$0	\$6,275	\$6,508	18.44%
343	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPA	0.00%	281	2,275	\$43,221	\$40,152	\$0	\$3,639	\$2,488	6.20%
344	TRANSAMERICA LIFE INSURANCE COMPANY	0.35%	31	86,856	\$34,265,056	\$34,892,413	\$0	\$28,874,114	\$29,950,836	85.84%
345	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.60%	20	52,997	\$58,631,099	\$58,475,176	\$0	\$42,448,102	\$40,922,028	69.98%
346	TRAVELERS INDEMNITY COMPANY	0.00%	372	0	\$0	\$253	\$0	\$0	\$0	0.00%
347	TRAVELERS INDEMNITY COMPANY OF CONNECTICU	0.00%	372	0	\$0	\$0	\$0	\$0	-\$29,693	N/A
348	TRUASSURE INSURANCE COMPANY	0.01%	206	1,264	\$537,271	\$0	\$0	\$506,052	\$478,930	N/A
349	TRUSTMARK LIFE INSURANCE COMPANY	0.03%	130	14,277	\$2,610,367	\$2,622,147	\$0	\$737,765	\$725,287	27.66%
350	TRUSTMARK LIFE INSURANCE COMPANY	0.03%	129	699	\$2,722,758	\$2,762,810	\$0	\$2,442,001	\$2,309,621	83.60%
351	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	271	406	\$56,741	\$52,783	\$0	\$43,335	\$40,104	75.98%
352	UNIFIED LIFE INSURANCE COMPANY	0.01%	172	551	\$1,198,333	\$1,200,164	\$0	\$992,900	\$980,308	81.68%
353	UNIMERICA INSURANCE COMPANY	0.13%	58	45,912	\$12,463,496	\$12,607,367	\$0	\$12,467,280	\$12,473,644	98.94%
354	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	212	3,449	\$453,559	\$460,135	\$0	\$10,703	\$251,454	54.65%
355	UNION LABOR LIFE INSURANCE COMPANY	0.02%	147	13,691	\$1,970,075	\$1,964,153	\$15,260	\$1,100,708	\$1,327,075	67.56%
356	UNION SECURITY INSURANCE COMPANY	0.33%	32	162,224	\$31,916,250	\$34,532,337	\$0	\$21,379,327	\$24,103,577	69.80%
357	UNITED AMERICAN INSURANCE COMPANY	0.11%	64	8,555	\$11,096,271	\$11,523,718	\$0	\$8,055,321	\$9,869,720	85.65%
358	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	178	908	\$1,054,090	\$1,066,211	\$0	\$768,167	\$711,006	66.69%
359	UNITED CONCORDIA LIFE AND HEALTH INSURANCE C	0.02%	152	8,351	\$1,685,369	\$1,685,369	\$0	\$1,221,966	\$1,272,376	75.50%
360	UNITED HEALTHCARE INSURANCE COMPANY	13.32%	2	1,952,811	\$1,304,367,377	\$1,309,456,440	\$0	\$1,040,274,628	\$1,057,041,901	80.72%
361	UNITED HEALTHCARE LIFE INSURANCE COMPANY	0.47%	24	10,175	\$45,571,534	\$40,513,242	\$0	\$36,070,776	\$35,093,823	86.62%
362	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	361	0	\$324	\$347	\$0	\$0	-\$5,347	-1540.92%
363	UNITED HOME LIFE INSURANCE COMPANY	0.00%	347	2	\$806	\$785	\$0	\$0	\$0	0.00%
364	UNITED INSURANCE COMPANY OF AMERICA	0.00%	285	350	\$42,121	\$42,041	\$0	\$16,615	\$17,101	40.68%
365	UNITED LIFE INSURANCE COMPANY	0.00%	303	29	\$17,568	\$17,819	\$0	\$19,100	\$16,500	92.60%
366	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.01%	183	789	\$906,717	\$911,938	\$0	\$556,613	\$657,270	72.07%
367	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.43%	25	132,863	\$42,181,140	\$42,109,400	\$0	\$26,950,968	\$26,991,450	64.10%
368	UNITED SECURITY ASSURANCE COMPANY OF PENNS	0.01%	168	589	\$1,309,397	\$1,316,611	\$0	\$694,799	\$753,452	57.23%
369	UNITED SECURITY HEALTH AND CASUALTY INSURAN	0.00%	308	44	\$13,879	\$12,509	\$0	\$1,139	\$6,576	52.57%
370	UNITED STATES FIRE INSURANCE COMPANY	0.13%	57	430,259	\$13,040,528	\$13,040,528	\$0	\$5,478,202	\$9,865,596	75.65%
371	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.01%	167	6,897	\$1,392,762	\$1,544,141	\$0	\$1,537,402	\$1,370,397	88.75%
372	UNITED WISCONSIN INSURANCE COMPANY	0.00%	372	2	\$0	\$0	\$0	\$0	-\$9,120	N/A
373	UNITED WORLD LIFE INSURANCE COMPANY	0.03%	131	788	\$2,546,443	\$2,577,207	\$0	\$1,797,606	\$1,756,405	68.15%
374	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.62%	19	312,661	\$60,759,637	\$61,516,402	\$0	\$46,781,118	\$46,441,807	75.49%
375	USAA LIFE INSURANCE COMPANY	0.04%	105	2,081	\$4,257,920	\$4,250,632	\$0	\$3,047,934	\$3,092,197	72.75%
376	USABLE LIFE	0.01%	162	10,901	\$1,438,894	\$1,470,105	\$0	\$954,585	\$954,585	64.93%
377	VISION BENEFITS OF AMERICA	0.03%	122	70,569	\$2,970,533	\$2,970,533	\$0	\$2,369,548	\$2,369,548	79.77%
378	VISION SERVICE PLAN INSURANCE COMPANY	0.86%	16	459,715	\$84,096,173	\$84,096,173	\$0	\$54,843,357	\$55,197,580	65.64%
379	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	316	87	\$8,208	\$8,306	\$0	\$3,147	\$3,276	39.44%
380	WASHINGTON NATIONAL INSURANCE COMPANY	0.21%	43	28,971	\$20,258,449	\$20,510,709	\$0	\$13,594,589	\$12,706,585	61.95%
381	WELLCARE PRESCRIPTION INSURANCE INC	0.09%	71	12,426	\$8,833,338	\$8,833,338	\$0	\$4,580,818	\$5,802,605	65.69%
382	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.01%	200	1,859	\$578,939	\$581,019	\$0	\$378,989	\$378,959	65.22%
383	WESTERN CATHOLIC UNION	0.02%	151	1,316	\$1,787,187	\$1,636,425	\$0	\$1,028,272	\$1,229,527	75.13%
384	WESTPORT INSURANCE CORPORATION	0.03%	125	13,615	\$2,917,348	\$2,918,643	\$0	\$2,176,730	\$3,713,054	127.22%
385	WILCAC LIFE INSURANCE COMPANY	0.00%	311	10	\$11,996	\$11,996	\$0	\$17,941	\$17,941	149.56%
386	WILCO LIFE INSURANCE COMPANY	0.00%	233	593	\$237,020	\$240,807	\$0	\$479,084	\$477,981	198.49%
387	WILTON REASSURANCE LIFE COMPANY OF NEW YOF	0.00%	369	1	\$68	\$68	\$0	\$0	\$0	0.00%
388	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.00%	276	138	\$49,898	\$50,148	\$3,505	\$4,730	\$4,773	9.52%
389	ZALE LIFE INSURANCE COMPANY	0.00%	304	885	\$17,332	\$17,332	\$0	\$0	-\$389	-2.24%
390	ZURICH AMERICAN INSURANCE COMPANY	0.06%	91	112,344	\$5,573,302	\$5,266,230	\$0	\$3,333,331	\$2,763,445	52.47%
391	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	309	36	\$13,516	\$13,881	\$0	\$0	\$0	0.00%

**2016 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
	TOTAL	100.00%		16,590,522	\$9,793,285,565	\$9,792,090,858	\$8,815,939	\$7,649,653,524	\$7,702,672,476	78.66%



**LIFE, ACCIDENT & HEALTH  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**



LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
20796	21st Century Premier Insurance Company	21st Century Plaza, 3 Beaver Valley Rd	Wilmington	DE	19803	302-252-2000
80985	4 Ever Life Insurance Company	2 Mid America Plaza Suite 200	Oakbrook Terrace	IL	60181-4712	630-472-7700
77879	5 Star Life Insurance Company	909 N Washington St	Alexandria	VA	22314	913-393-2522
71854	Aaa Life Insurance Company	17900 N Laurel Park Drive	Livonia	MI	48152-3985	734-779-2606
71471	Ability Insurance Company	One City Center 4th Fl	Portland	ME	04101	402-391-6900
63444	Accendo Insurance Company	2211 Sanders Road	Northbrook	IL	60062	801-350-6505
62200	Accordia Life And Annuity Company	215 10th Street Suite 1100	Des Moines	IA	50309	800-926-7599
22667	Ace American Insurance Company	Po Box 1000	Philadelphia	PA	19106	215-640-1000
60348	Ace Life Insurance Company	2 Stamford Pl 281 Terser Bl	Stamford	CT	06901-3264	203-352-6602
20699	Ace Property And Casualty Insurance Company	Po Box 1000	Philadelphia	PA	19106	215-640-1000
12278	Advantica Insurance Company	12399 Gravois Rd	St Louis	MO	63127-1702	314-656-3000
33898	Aegis Security Insurance Company	Po Box 3153	Harrisburg	PA	17105	717-657-9671
78700	Aetna Health And Life Insurance Company	151 Farmington Avenue	Hartford	CT	06156	860-272-0123
72052	Aetna Health Insurance Company	1425 Union Meeting Road U235	Blue Bell	PA	19422	216-520-2800
60054	Aetna Life Insurance Company	151 Farmington Ave (Rw61 Carrasco-Vergar	Hartford	CT	06156-9154	860-273-0123
97780	Agc Life Insurance Company	Po Box1591 3-D1	Houston	TX	77251	615-749-1000
79049	Alfa Life Insurance Corporation	Po Box 11000	Montgomery	AL	36191-0001	334-288-3900
82406	All Savers Insurance Company	7440 Woodland Drive	Indianapolis	IN	46278	317-290-8100
69604	Allianz Life And Annuity Company	5701 Golden Hills Drive	Minneapolis	MN	55416-1297	763-765-6500
64190	Allianz Life Insurance Company Of New York	5701 Golden Hills Dr	Minneapolis	MN	55416-1297	212-586-7733
90611	Allianz Life Insurance Company Of North America	5701 Golden Hills Drive	Minneapolis	MN	55440-1344	763-765-6500
70866	Allstate Assurance Company	3075 Sanders Rd #h1a	Northbrook	IL	60062	847-402-5000
60186	Allstate Life Insurance Company	3075 Sanders Road	Northbrook	IL	60062	847-402-5000
70874	Allstate Life Insurance Company Of New York	878 Veterans Memorial Highway 4th Floor	Hauppauge	NY	11788	516-451-5300
60208	Amalgamated Life & Health Ins Co	333 S Ashland Blvd	Chicago	IL	60607-2703	212-539-5000
60216	Amalgamated Life Insurance Company	333 Westchester Ave North Building	White Plains	NY	10604	212-539-5000
19720	American Alternative Insurance Corporation	555 College Rd East Plz 2	Princeton	NJ	08543-5241	609-243-4200
68594	American Amicable Life Insurance Company Of Texas	Po Box 2549	Waco	TX	76702-2549	254-297-2777
21849	American Automobile Insurance Company	225 E Washington St Ste 1800	Chicago	IL	60606	415-899-2000
10111	American Bankers Insurance Company Of Florida	11222 Quail Roost Drive	Miami	FL	33157-6596	305-253-2244
60275	American Bankers Life Assurance Of Florida	11222 Quail Roost Drive	Miami	FL	33157-6596	305-253-2244
66001	American Benefit Life Insurance Company	1605 Lbj Freeway Suite 710	Dallas	TX	75234	469-522-4400
12321	American Continental Insurance Company	800 Crescent Centre Dr Suite 200	Franklin	TN	37067	615-377-1300
94439	American Creditors Life Ins Co	Po Box 17748	Irvine	CA	92623-7748	949-474-7600
92738	American Equity Investment Life Insurance Company	Po Box 71216	Des Moines	IA	50325	515-221-0002
60380	American Family Life Assurance Company Of Columbus	1932 Wynnton Road	Columbus	GA	31999-9035	706-323-3431
60399	American Family Life Insurance Company	6000 American Parkway	Madison	WI	53783	608-249-2111
19275	American Family Mutual Insurance Company	6000 American Parkway	Madison	WI	53783	608-249-2111
98736	American Federated Life Insurance Company	Po Box 321422	Flowood	MS	39232	601-992-6886
60410	American Fidelity Assurance Company	9000 Cameron Parkway	Oklahoma City	OK	73114	405-523-2000
60429	American Fidelity Life Insurance Company	500 South Palafox Street Suite 200	Pensacola	FL	32502	850-456-7401
69337	American Financial Security Life Insurance Company	55 Ne 5th Ave Suite 502	Boca Raton	FL	33432	561-756-8130
60488	American General Life Insurance Co	Po Box 1591	Houston	TX	77251-1591	713-522-1111
60518	American Health And Life Insurance Company	3001 Meacham Blvd Ste 100	Fort Worth	TX	76137	800-316-5607
60534	American Heritage Life Insurance Company	1776 Amer Heritage Life	Jacksonville	FL	32224	904-992-1776
19380	American Home Assurance Company	175 Water St 18th Fl	New York	NY	10038	212-770-7000
60542	American Home Life Insurance Company	Po Box 1497	Topeka	KS	66602	785-235-6276
60577	American Income Life Insurance Co	P O Box 2608	Waco	TX	76797	254-761-6400
67253	American Life & Security Corp	2900 South 70th Street Suite 400	Lincoln	NE	68506	719-457-7562
81213	American Maturity Life Insurance Co	One Hartford Plaza	Hartford	CT	06155	860-547-5000
67989	American Memorial Life Insurance Company	Po Box 2730	Rapid City	SD	57709	605-719-0999
65811	American Modern Life Insurance Company	400 Robert Street North	St Paul	MN	55101-2098	317-573-4884
60739	American National Insurance Company	One Moody Plaza	Galveston	TX	77550-7999	409-763-4661
71773	American National Life Insurance Company Of Texas	One Moody Plaza	Galveston	TX	77550	409-763-4661
80624	American Progressive Life And Health Insurance Com	44 South Broadway Suite 1200 ste 5001	White Plains	NY	10601	407-995-8000
60801	American Public Life Insurance Company	Po Box 925	Jackson	MS	39205-0925	601-936-6600
67679	American Republic Corp Insurance Company	Po Box 14510	Des Moines	IA	50306-9510	800-705-9100
60836	American Republic Insurance Company	Po Box 1	Des Moines	IA	50334-0001	515-245-2000
88366	American Retirement Life Insurance Company	Po Box 26580	Austin	TX	78755	605-719-0999
42978	American Security Insurance Company	260 Interstate N Circle Se	Atlanta	GA	30339-2210	770-763-1000
17965	American Sentinel Insurance Company	Po Box 3153	Harrisburg	PA	17105	717-540-0600
84697	American Specialty Health Insurance Company	10221 Wateridge Circle	San Diego	CA	92121	619-578-2000
19704	American States Insurance Company	175 Berkeley Street	Boston	MA	02116	206-545-5000
92649	American Underwriters Life Insurance Company	1035 S 183rd St W	Goddard	KS	67052	316-794-2200
60895	American United Life Insurance Company	Po Box 368	Indianapolis	IN	46206-0368	317-285-1877
61999	Americo Financial Life And Annuity Insurance Compa	300 W 11th Street	Kansas City	MO	64105	816-391-2000
61301	Ameritas Life Insurance Corp	P O Box 81889	Lincoln	NE	68501-9981	402-467-1122
27928	Amex Assurance Company	20022 N 31st Ave Mc08-01-20	Phoenix	AZ	85027	920-431-4051
72222	Amica Life Insurance Company	Po Box 6008	Providence	RI	02940-9975	401-334-6000
93661	Annuity Investors Life Insurance Company	Po Box 5423	Cincinnati	OH	45201-5423	513-357-3300
28207	Anthem Insurance Companies Inc	220 Virginia Ave Mail Point In0202-B560	Indianapolis	IN	46204	877-304-6470
61069	Anthem Life Insurance Company	220 Virginia Ave Mail Point In0202-B560	Indianapolis	IN	46204	614-436-0688
11150	Arch Insurance Company	Harborside 3 210 Hudson St Suite 300	Jersey City	NJ	07311	816-531-7668
11558	Assuranceamerica Insurance Company	5500 Interstae N Parkway Suite 600	Atlanta	GA	30328	770-952-0200
56499	Assured Life Association	Po Box 3169	Englewood	CO	80155-3169	303-792-9777
71439	Assurity Life Insurance Company	Po Box 82533	Lincoln	NE	68501-2533	402-437-3434
68039	Athene Annuity & Life Assurance Company Of New Yo	69 Lydecker Street	Nyack	NY	10960-2199	845-358-2300
61492	Athene Annuity & Life Assurance Company	7700 Mills Civic Parkway	West Des Moines	IA	50266	888-266-8489
61689	Athene Annuity And Life Company	7700 Mills Civic Parkway	West Des Moines	IA	50266-3862	515-342-3935
61093	Atlanta Life Insurance Company	191 Peachtree St Ne	Atlanta	GA	30303	404-659-2100
61115	Atlantic Coast Life Insurance Company	Po Box 20010	Charleston	SC	29413-0010	843-763-8680
27154	Atlantic Specialty Insurance Company	605 Us Highway 169suite 800	Plymouth	MN	55441	617-725-6000

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
74900	Aurigen Reinsurance Company Of America	Two Bridge Ave Suite 111	Redbank	NJ	07701	512-383-0220
61182	Aurora National Life Assurance Company	16600 Swingley Ridge Road	Chesterfield	MO	63017-1706	860-513-6090
84522	Auto Club Life Insurance Company	17900 N Laurel Park Dr	Livonia	MI	48152	313-336-1234
61190	Auto Owners Life Insurance Company	Po Box 30660	Lansing	MI	48909-8160	517-323-1200
68365	Axa Corporate Solutions Life Reinsurance Company	525 Washington Boulevard 32nd Floor	Jersey City	NJ	07310-1606	212-314-4167
62880	Axa Equitable Life And Annuity Company	1290 Ave Of Americas 11th Fl	New York	NY	10104	704-341-7000
62944	Axa Equitable Life Insurance Company	1290 Ave Of Americas	Ny	NY	10104	212-554-1234
37273	Axis Insurance Company	111 South Wacker Drive Suite 3500	Chicago	IL	60606	678-746-9400
61212	Baltimore Life Insurance Company The	Po Box 1050	Owings Mills	MD	21117-6050	410-581-6600
71919	Bankers Fidelity Assurance Company	Po Box 105185	Atlanta	GA	30348	615-366-3736
61239	Bankers Fidelity Life Insurance Company	Po Box 105185	Atlanta	GA	30348-5185	404-266-5580
61263	Bankers Life And Casualty Company	111 East Wacker Drive Suite 2100	Chicago	IL	60601	312-396-6000
81043	Bankers Life Insurance Company	Po Box 15707	St Petersburg	FL	33733-5707	727-823-4000
71013	Bankers Reserve Life Insurance Company Of Wisconsin	7700 Forsyth Blvd	St Louis	MO	63105	314-725-4477
94250	Banner Life Insurance Company	3275 Bennett Creek Ave	Frederick	MD	21704	301-279-4800
38245	Bcs Insurance Company	2 Mid Ameri Ca Plaza Suite 200	Oakbrook Terrace	IL	60181-4712	312-951-7700
61395	Beneficial Life Insurance Company	Po Box 45654	Salt Lake City	UT	84145-0654	801-933-1100
64890	Berkley Life And Health Insurance Company	2445 Kuser Road Suite 201	Hamilton Square	NJ	08690	203-459-6000
62345	Berkshire Hathaway Life Insurance Company Of Nebraska	1314 Douglas Street Suite 1400	Omaha	NE	68102-1944	402-916-3611
71714	Berkshire Life Insurance Company Of America	700 South St	Pittsfield	MA	02101	413-395-4224
90638	Best Life And Health Insurance Company	Po Box 19721	Irvine	CA	92713-9721	949-253-4080
47171	Blue Cross And Blue Shield Of Kansas City	P O Box 419169	Kansas City	MO	64141-6169	816-395-2222
61476	Boston Mutual Life Insurance Company	120 Royall St	Canton	MA	02021-1028	781-828-7000
93432	C M Life Insurance Company	1295 State St	Springfield	MA	01111-0001	860-987-6500
80659	Canada Life Assurance Company	8525 E Orchard Road 7t2	Greenwood Village	CO	80111	303-737-3000
61573	Capital Reserve Life Insurance Company	2900 S 70th St Ste 400	Lincoln	NE	68506-3746	801-264-1060
10472	Capitol Indemnity Corporation	Po Box 5900	Madison	WI	53705-0900	608-829-4200
61581	Capitol Life Insurance Company	1605 Lbj Freeway, Ste 710	Dallas	TX	75234	469-522-4400
12567	Care Improvement Plus South Central Insurance Comp	351 West Camden Street, Suite 100	Baltimore	MD	21201	410-625-2200
11255	Caterpillar Insurance Company	Po Box 340001	Nashville	TN	37203-0001	615-341-8144
11997	Caterpillar Life Insurance Company	2120 West End Ave, PO Box 340001	Nashville	TN	37203	615-341-8147
56030	Catholic Financial Life	1100 West Wells St, PO Box 3211	Milwaukee	WI	53233-2316	414-273-6266
57770	Catholic Holy Family Society	Po Box 2909	Joliet	IL	60434	815-725-5880
57487	Catholic Order Of Foresters	Po Box 3012	Naperville	IL	60566-7012	630-983-4900
19518	Catlin Insurance Company Inc	3340 Peachtree Rd Ne Ste 2950	Atlanta	GA	30326	404-846-9690
80799	Celtic Insurance Company	77 West Wacker Dr Ste 1200	Chicago	IL	60606	312-332-5401
61727	Central Reserve Life Insurance Company	11200 Lakeline Blvd Ste 100	Austin	TX	78717	440-572-2400
61735	Central Security Life Insurance Co	Po Box 833879	Richardson	TX	75081	972-699-2770
61751	Central States Health & Life Co Of Omaha	Po Box 34350	Omaha	NE	68134-0350	402-397-1111
34274	Central States Indemnity Company Of Omaha	Po Box 34888	Omaha	NE	68134-0888	402-397-1111
61883	Central United Life Insurance Company	10777 Northwest Freeway	Houston	TX	77092	713-529-0045
80896	Centre Life Insurance Company	165 Broadway 33rd Fl	New York	NY	10006-1404	212-859-2600
62383	Centurion Life Insurance Company	800 Walnut St	Des Moines	IA	50309-3636	515-557-2131
94447	Century Life Assurance Company	Po Box 9510	Wichita	KS	67277-0510	405-218-4612
61832	Chesapeake Life Insurance Company The	9151 Boulevard 26	North Richland Hills	TX	76180	817-255-5236
15604	Chesterfield Reinsurance Company	16600 Swingley Ridge Road	Chesterfield	MO	63017-1706	636-736-7000
61859	Christian Fidelity Life Insurance Co	2721 North Central Ave	Phoenix	AZ	85004	602-263-6666
61875	Church Life Insurance Corporation	19 East 34th Street	New York	NY	10016	212-592-1800
71463	Cica Life Insurance Company Of America	Po Box 149151	Austin	TX	78752	512-837-7100
67369	Cigna Health And Life Insurance Company	900 Cottage Grove Rd Routing B6lpa	Hartford	CT	06152	303-737-3000
64548	Cigna Life Insurance Company Of New York	Two Liberty Pl, T118a, 1601 Chestnut St	Philadelphia	PA	19192	215-761-1000
76236	Cincinnati Life Insurance Company The	Po Box 145496	Cincinnati	OH	45250-5496	513-870-2000
61921	Citizens Security Life Ins Co	Po Box 436149	Louisville	KY	40253-6149	502-244-2420
15691	Clear Spring Life Insurance Company	401 Pennsylvania Parkway Suite 300	Indianapolis	IN	46280	317-396-9950
62626	Cmfg Life Insurance Company	P O Box 391	Madison	WI	53701-0391	608-238-5851
62049	Colonial Life & Accident Insurance Company	Po Box 1365 Attn Mary Follin	Columbia	SC	29202	803-798-7000
62065	Colonial Penn Life Insurance Company	399 Market Street	Philadelphia	PA	19106	215-928-8000
84786	Colorado Bankers Life Ins Co	5990 Greenwood Plaza Blvd Suite 325	Greenwood Village	CO	80111	303-220-8500
76023	Columbian Life Insurance Company	Vestal Pkwy E Po Box 1381	Binghamton	NY	13902	607-724-2472
62103	Columbian Mutual Life Insurance Co	Vestal Pkwy E Po Box 1381	Binghamton	NY	13902	607-724-2472
99937	Columbus Life Insurance Company	400 E 4th St	Cincinnati	OH	45202-3302	513-361-6700
62146	Combined Insurance Co Of America	1000 N Milwaukee Ave 6th Floor	Glenview	IL	60025	312-351-8000
81426	Commercial Travelers Mutual Insurance Company	70 Genesee St	Utica	NY	13502-3502	800-422-6200
84824	Commonwealth Annuity And Life Insurance Company	132 Turnpike Road Ste 210	Southborough	MA	01772	508-460-2400
92681	Community Health Plan Insurance Company	137 N Belt Highway	St Joseph	MO	64506	816-271-1247
77828	Companion Life Insurance Company	Po Box 100102	Columbia	SC	29202	803-735-1251
60984	Compbenefits Insurance Company	Po Box 740036	Louisville	KY	40201-7436	770-998-8936
62308	Connecticut General Life Ins Co	Two Liberty Pl, T118a, 1601 Chestnut St	Philadelphia	PA	19192	860-226-6000
62359	Constitution Life Insurance Company	1064 Greenwood Boulevard Suite 260	Lake Mary	FL	32746	407-628-1776
62375	Consumers Life Insurance Company	2060 East 9th Street M7:01-7b-5370	Cleveland	OH	44115	717-730-6306
71730	Continental American Insurance Company	P O Box 427	Columbia	SC	29202	803-256-6265
20443	Continental Casualty Company	333 S Wabash 28fl	Chicago	IL	60604	312-822-5000
71404	Continental General Insurance Company	11200 Lakeline Blvd Ste 100	Austin	TX	78755-0580	402-397-3200
68500	Continental Life Ins Co Of Brentwood Tn	800 Crescent Centre Dr Suite 200	Franklin	TN	37067	615-377-1300
78301	Corvesta Life Insurance Company	4818 Starkely Rd	Roanoke	VA	24018	949-720-1568
94218	Country Investors Life Assurance Company	Po Box 2100	Bloomington	IL	61701-2100	309-821-3000
62553	Country Life Insurance Company	Po Box 2100	Bloomington	IL	61701-2100	309-821-3000
81973	Coventry Health And Life Insurance Company	6705 Rockledge Dr Ste 900	Bethesda	MD	20817-1814	212-598-8000
60040	Cox Health Systems Insurance Company	Po Box 5750	Springfield	MO	65801-5750	417-269-3108
56634	Croatian Fraternal Union Of America	100 Delaney Dr	Pittsburgh	PA	15235-5416	412-351-3909
56138	Csa Fraternal Life	Po Box 249	Lombard	IL	60148	630-472-1100
82880	Csi Life Insurance Company	Po Box 34888	Omaha	NE	68134-0888	402-997-8000

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
71129	Dearborn National Life Insurance Company	701 E 22nd Street Attn Michael Hartman	Lombard	IL	60148	630-824-6021
57088	Degree Of Honor Protective Assoc	287 W Lafayette Frontage Rd Suite 200	St Paul	MN	55107-3464	800-947-5812
62634	Delaware American Life Insurance Company	18210 Crane Nest Drive 3rd Floor	Tampa	FL	33647-2748	813-983-4100
79065	Delaware Life Insurance Company	1601 Trapelo Road Suite 30	Waltham	MA	02451	781-790-8689
81396	Delta Dental Insurance Company	One Deltal Drive	Mechanicsburg	PA	17055	415-972-8353
73474	Dentegra Insurance Company	One Delta Drive	Mechanicsburg	PA	17055	717-766-8500
97705	Direct General Life Insurance Company	1281 Murfreesboro Rd	Nashville	TN	37217	615-366-3736
67636	Dsm Usa Insurance Company Inc	465 Medford St	Boston	MA	02129	570-200-4440
13183	Eagle Life Insurance Company	6000 Westown Parkway	West Des Moines	IA	50266	515-221-0002
84174	Elco Mutual Life And Annuity	916 Sherwood Drive	Lake Bluff	IL	60044-2285	847-295-6000
62928	Emc National Life Company	Po Box 9202	Des Moines	IA	50306-9202	515-345-4000
88595	Empheys Insurance Company	Po Box 740036	Louisville	KY	40201-7436	502-580-1000
21458	Employers Insurance Company Of Wausau	175 Berkley St Mail	Boston	MA	02117	617-357-9500
68276	Employers Reassurance Corporation	7101 College Blvd Suite 1400	Overland Park	KS	66210	913-982-3700
12747	Envision Insurance Company	2181 E Aurora Rd	Twinsburg	OH	44087	330-405-8089
64149	Epic Life Insurance Company The	Po Box 14196	Madison	WI	53714	608-221-6882
62952	Equitable Life & Casualty Insurance Company	Po Box 2460	Salt Lake City	UT	84110-2460	801-579-3400
62510	Equitrust Life Insurance Company	7100 Westown Parkway Suite 200	West Des Moines	IA	50266	515-225-5400
26921	Everest Reinsurance Company	477 Martinsville Rd	Liberty Corner	NJ	07938-0830	908-604-3000
70742	Family Benefit Life Insurance Company	7633 E 63rd Place Suite 230	Tulsa	OK	74133	918-249-2438
77968	Family Heritage Life Insurance Company Of America	Po Box 470608	Cleveland	OH	44147-9998	440-922-5200
63053	Family Life Insurance Company	10777 Northwest Freeway	Houston	TX	77092	713-529-0045
74004	Family Service Life Insurance Company	7 Hanover Sq Mail St H17j	New York	NY	10004	212-919-3741
63118	Farm Bureau Life Insurance Company Of Missouri	Po Box 658	Jefferson City	MO	65102-0658	573-893-1400
13897	Farmers Mutual Hail Insurance Company Of Iowa	6785 Westown Pkwy	West Des Moines	IA	50266-7732	515-282-9104
63177	Farmers New World Life Insurance Company	3003 77th Ave Se	Mercer Island	WA	98040	206-232-8400
20281	Federal Insurance Company	202b Halls Mill Road	Whitehouse Station	NJ	08889	908-903-2000
63223	Federal Life Insurance Company (Mutual)	3750 West Deerfield Rd	Riverwoods	IL	60015-3598	847-520-1900
63258	Federated Life Insurance Company	121 E Park Square	Owatonna	MN	55060	507-455-5200
13935	Federated Mutual Insurance Company	121 E Park Square	Owatonna	MN	55060-3046	507-455-5200
63274	Fidelity & Guaranty Life Insurance Company	Two Ruan Center 601 Locust Street	Des Moines	IA	50309	515-259-8273
93696	Fidelity Investments Life Insurance Company	100 Salem Street Mail Zone 02n	Smithfield	RI	02917	617-392-2708
63290	Fidelity Life Association A Legal Reserve Life Ins	8700 W Bryn Mawr Avenue Suite 900s	Chicago	IL	60631	630-522-0392
71870	Fidelity Security Life Insurance Company	Po Box 418131	Kansas City	MO	64141-9131	816-756-1060
71455	Financial American Life Insurance Company	Po Box 77-0250	Miami	FL	33177-0250	847-768-2994
69140	First Allmerica Financial Life Insurance Company	132 Trunpike Road Suite 210	Southborough	MA	01772	508-855-1000
11591	First Berkshire Hathaway Life Insurance Company	1314 Douglas Street Suite 1400	Omaha	NE	68102-1944	402-536-3000
56332	First Catholic Slovak Ladies Association Of The Un	24950 Chagrin Blvd	Beachwood	OH	44122-5634	800-464-4642
56340	First Catholic Slovak Union Of The United States O	6611 Rockside Rd	Independence	OH	44131-2398	216-642-9406
64696	First Continental Life & Accident Insurance Compan	101 Parklane Blvd Suite 301	Sugarland	TX	77478	281-313-7150
84034	First Guaranty Insurance Company	Po Box 848	Ashdown	AR	71822-0848	870-898-5191
90328	First Health Life & Health Insurance Company	3200 Highland Ave	Downers Grove	IL	60515	630-737-7025
67652	First Penn-Pacific Life Insurance Company	1300 South Clinton Street	Fort Wayne	IN	46802	847-466-8000
63495	Foresters Life Insurance And Annuity Company	40 Wall Street	New York	NY	10005	212-858-8200
91642	Forethought Life Insurance Company	One Forethought Center	Batesville	IN	47006	812-933-6600
62324	Freedom Life Insurance Company Of America	300 Burnett St Suite 200	Fort Worth	TX	76102	817-878-3300
85286	Fresenius Health Plans Insurance Company	120 Monument Circle M2sg	Indianapolis	IN	46204	732-980-4000
99775	Funeral Directors Life Insurance Co	6550 Directors Pkwy	Abilene	TX	79606	915-695-3412
63657	Garden State Life Insurance Company	One Moody Plaza	Galveston	TX	77550	409-766-6480
56685	Gbu Financial Life	4254 Clairton Blvd	Pittsburgh	PA	15227-2612	504-456-0101
63665	General American Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	FL	33647	314-843-8700
93521	General Fidelity Life Insurance Co	150 N College Street Nc1-028-20-01	Charlotte	NC	28255	704-386-4450
73504	Generation Life Insurance Company	Po Box 459	Columbia	TN	38401-2266	414-765-3235
65536	Genworth Life And Annuity Insurance Company	6604 W Broad St Building 2	Richmond	VA	23230	804-662-2400
70025	Genworth Life Insurance Company	6604 W Broad St Building 2	Richmond	VA	23230	804-662-2400
70939	Gerber Life Insurance Company	1311 Mamaroneck Avenue	White Plains	NY	10605	914-272-4000
56154	Gleaner Life Insurance Society	Po Box 1894	Adrian	MI	56154	800-992-1894
91472	Globe Life And Accident Insurance Company	204 N Robinson	Oklahoma City	OK	73102	405-270-1400
62286	Golden Rule Insurance Company	7440 Woodland Drive	Indianapolis	IN	46278-1719	317-290-8100
22063	Government Employees Insurance Co	One Geico Plaza	Washington	DC	20076-0001	301-986-2669
63967	Government Personnel Mutual Life Insurance Company	Po Box 659567	San Antonio	TX	78265-9567	210-357-2222
71218	Grange Life Insurance Company	Po Box 1218	Columbus	OH	43216-1218	614-445-2900
16691	Great American Insurance Company	301 E Fourth St	Cincinnati	OH	45202-4201	513-369-5000
63312	Great American Life Insurance Company	Po Box 5420	Cincinnati	OH	45201-5420	513-357-3300
18694	Great Midwest Insurance Company	800 Gessner Ste 600	Houston	TX	77024	713-935-4800
90212	Great Southern Life Insurance Company	Po Box 410288	Kansas City	MO	64141-0288	816-391-2000
80705	Great West Life Assurance Company	8515 Orchard Road 7t2	Greenwood Village	CO	80111	303-737-3000
71480	Great Western Insurance Company	Po Box 3428	Ogden	UT	84409-1428	801-689-1482
68322	Great-West Life & Annuity Insurance Company	8515 East Orchard Road 7t2	Greenwood Village	CO	80111	303-737-3000
56693	Greek Catholic Union Of The Usa	5400 Tuscarawas Road	Beaver	PA	15009	724-495-3400
64211	Guarantee Trust Life Insurance Company	1275 Milwaukee Ave	Glenview	IL	60025-2489	847-699-0600
64238	Guaranty Income Life Insurance Company	Po Box 2231	Baton Rouge	LA	70821	225-383-0355
78778	Guardian Insurance & Annuity Company Inc	7 Hanover Square, Mail Station H23c	New York	NY	10004	212-598-8000
64246	Guardian Life Insurance Company Of America	7 Hanover Sq Mail St H17j	New York	NY	10004	212-598-8000
83607	Guggenheim Life And Annuity Company	401 Pennsylvania Parkway Suite 300	Indianapolis	IN	46280	515-245-4500
70815	Hartford Life And Accident Insurance Company	One Hartford Plaza Ho-1-09	Hartford	CT	06155	860-547-5000
71153	Hartford Life And Annuity Insurance Company	One Hartford Plaza	Hartford	CT	06155	860-547-5000
88072	Hartford Life Insurance Company	One Hartford Plaza Ho-1-09	Simsbury	CT	06089	860-547-5000
92711	Hcc Life Insurance Company	225 Townpark Drive Ste 350	Kennesaw	GA	30144-5885	770-973-9851
78611	Hcsc Insurance Services Company	300 East Randolph Street	Chicago	IL	60601	312-653-6000
77950	Health Alliance Medical Plans Inc	301 S Vine St	Urbana	IL	61801	800-851-3379
70670	Health Care Service Corporation	300 E Randolph	Chicago	IL	60601-5099	312-653-6000

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
66141	Health Net Life Insurance Company	21281 Burbank Blvd B3	Woodland Hills	CA	91367-0000	818-676-8256
92908	Healthmarkets Insurance Company	9151 Blvd 26	North Richland Hills	TX	76180	817-255-3100
12902	Healthspring Life & Health Insurance Company Inc	530 Great Circle Road	Nashville	TN	37228	615-564-3445
78972	Healthy Alliance Life Insurance Company	220 Virginia Ave Mail Point In0202-B560	Indianapolis	IN	46204	314-923-4444
66214	Heartland National Life Insurance Company	1600 Ne Coronado Dr	Blue Springs	MO	64014	816-478-0120
64394	Heritage Life Insurance Company	227 West Monroe St Suite 3775	Chicago	IL	60606	215-542-4590
71768	Hm Health Insurance Company	120 Fifth Ave Suite 954	Pittsburgh	PA	15222	412-544-7000
93440	Hm Life Insurance Company	Po Box 535061	Pittsburgh	PA	15253-5061	412-544-0139
64505	Homesteaders Life Company	Po Box 1756	Des Moines	IA	50306-1756	515-440-7777
64513	Horace Mann Life Insurance Company	1 Horace Mann Plaza	Springfield	IL	62715-0001	217-789-2500
60052	Humana Benefit Plan Of Illinois Inc	Po Box 740036	Louisville	KY	40201-7436	502-580-1000
73288	Humana Insurance Company	Po Box 740036	Louisville	KY	40201-7436	920-336-1100
70580	Humanadental Insurance Company	Po Box 740036	Louisville	KY	40201-7436	920-336-1100
91693	Ia American Life Insurance Company	425 Austin Avenue	Waco	TX	76701	205-970-7000
97764	Idealife Insurance Company	120 Long Ridge Road	Stamford	CT	06902	203-352-3045
64580	Illinois Mutual Life Insurance Company	300 S W Adams St	Peoria	IL	61634-0001	309-674-8255
26581	Independence American Insurance Company	485 Madison Ave 14 Fl	New York	NY	10022	212-355-4141
64602	Independence Life And Annuity Company	One Sun Life Executive Park Sc3318	Wellesley Hills	MA	02481	781-237-6030
58068	Independent Order Of Foresters The	789 Don Mills Rd	Don Mills Ont Canada	CN	M3C 1T9	416-429-3000
81779	Individual Assurance Company Life Health & Acciden	Po Box 30685	Edmond	OK	73003	405-285-0838
14406	Industrial Alliance Insurance And Financial Servic	Po Box 2549	Waco	TX	76702-2549	888-473-5540
22713	Insurance Company Of North America	Po Box 1000	Philadelphia	PA	19106	215-640-1000
29742	Integon National Insurance Company	Po Box 3199	Winston-Salem	NC	27102-3199	336-435-2000
74780	Integrity Life Insurance Company	400 Broadway	Cincinnati	OH	45202-3341	513-629-1800
64831	Intramerica Life Insurance Company	878 Veterans Memorial Highway 4th Floor	Hanappauge	NY	11788	631-357-8920
64904	Investors Heritage Life Insurance Company	Po Box 717	Frankfort	KY	40602-0717	502-223-2361
63487	Investors Life Insurance Company Of North America	Po Box 410288	Kansas City	MO	64141-0288	512-404-5000
23647	Ironshore Indemnity Inc	One State Street Plaza 7th Floor	New York	NY	10004	646-826-6616
65056	Jackson National Life Insurance Company	1 Corporate Way	Lansing	MI	48951	517-381-5500
11630	Jefferson Insurance Company	9950 Mayland Drive	Richmond	VA	23233	804-673-1472
64017	Jefferson National Life Insurance Company	10350 Ormsby Park Place	Louisville	KY	40223	866-667-0561
65080	John Alden Life Insurance Company	Po Box 3050	Milwaukee	WI	53203	414-271-3011
93610	John Hancock Life & Health Insurance Company	Po Box 717	Boston	MA	02117-0717	617-663-3163
65838	John Hancock Life Insurance Company (Usa)	Po Box 111, B-5-4	Boston	MA	02117	416-926-0100
60053	Kaiser Permanente Insurance Company	300 Lakeside Dr 26th Floor	Oakland	CA	94612	510-271-6941
65110	Kanawha Insurance Company	Po Box 740036	Louisville	KY	40201-7436	803-283-5300
65129	Kansas City Life Insurance Company	Po Box 219139	Kansas City	MO	64121-9139	816-753-7000
58033	Knights Of Columbus	One Columbus Plaza	New Haven	CT	06510-3326	203-752-4000
65242	Lafayette Life Insurance Company The	400 Broadway M532	Cincinnati	OH	45202-3341	765-477-7411
20621	Lamorak Insurance Company	1880 Jfk Blvd Suite 801	Philadelphia	PA	19103	215-665-5000
82252	Landmark Life Insurance Company	5750 Cr 225	Brownwood	TX	76801	325-646-6579
74799	Leaders Life Insurance Company	Po Box 35768	Tulsa	OK	74153	918-254-0200
71595	Lewer Life Insurance Company	Po Box 32395	Kansas City	MO	64171-5395	816-753-4390
65315	Liberty Life Assurance Company Of Boston	175 Berkeley Street	Boston	MA	02117	617-357-9500
65331	Liberty National Life Insurance Company	3700 S Stonebridge Dr	Mckinney	TX	75070	205-325-2722
65498	Life Insurance Company Of North America	Two Liberty Pl, T118a, 1601 Chestnut St	Philadelphia	PA	19192	215-761-1000
65528	Life Insurance Company Of The Southwest	1 National Life Dr	Montpelier	VT	05604	214-638-7100
97691	Life Of The South Insurance Company	Po Box 44130	Jacksonville	FL	32202	904-350-9660
91898	Lifecare Assurance Company	Po Box 4243	Woodland Hills	CA	91365-4243	800-366-5463
77720	Lifecare Insurance Company	10559 Citation Dr Ste 300	Brighton	MI	48116	810-220-7700
99724	Lifeshield National Insurance Co	Po Box 18223	Oklahoma City	OK	73118	405-236-2640
65595	Lincoln Benefit Life Company	5600 N River Drive Suite 300	Rosemont	IL	60018	847-402-3029
65927	Lincoln Heritage Life Insurance Company	4343 East Camelback Road Ste 400	Phoenix	AZ	85018-2758	602-957-1650
62057	Lincoln Life & Annuity Company Of New York	100 Madison St Suite 1860	Syracuse	NJ	13202-2802	260-455-5229
65676	Lincoln National Life Insurance Company	1300 South Clinton Street	Fort Wayne	IN	46802	260-455-2000
60232	Lombard International Life Assurance Company	One Liberty Place 1650 Market St 54th Fl	Philadelphia	PA	19103	484-530-4800
76694	London Life Reinsurance Company	Po Box 1120	Blue Bell	PA	19422-0778	215-542-7200
68446	Longevity Insurance Company	600 Dresher Road	Horsham	PA	19044	469-246-9500
65722	Loyal American Life Insurance Company	Po Box 559004	Austin	TX	78755-9004	512-451-2224
56758	Loyal Christian Benefit Association	Po Box 13005	Erie	PA	16514-1305	814-453-4331
65781	Madison National Life Insurance Company Inc	1241 John Q Hammonds Dr	Madison	WI	53717	608-238-2691
61018	Magna Insurance Company	895 Park Avenue	Mandeville	LA	70448	602-200-6900
60321	Mamsi Life And Health Insurance Company	800 King Farm Blvd Suite 600	Rockville	MD	20850	301-762-8208
65870	Manhattan Life Insurance Company	10777 Northwest Freeway	Houston	TX	77092	713-529-0045
67083	Manhattan National Life Insurance Company	Po 5420	Cincinnati	OH	45201-5420	513-357-3300
85561	Mapfre Life Insurance Company	225 Townpark Suite 350	Kennesaw	GA	30144-5885	877-969-5675
38970	Markel Insurance Company	4600 Cox Rd	Glen Allen	VA	23060	573-445-8441
87394	Marquette Indemnity & Life Insurance Company	13421 Manchester Road Suite 204	St Louis	MO	63131	314-909-9100
65935	Massachusetts Mutual Life Insurance Company	1295 State St	Springfield	MA	01111-0001	413-788-8411
14063	Mena Insurance Company	200 West Cypress Creek Road Suite 500	Ft Lauderdale	FL	33309	800-494-6262
69515	Medamerica Insurance Company	Po Box 41930	Rochester	NY	14604-0620	585-238-4659
63762	Medco Containment Life Insurance Company	100 Parsons Pond Dr Bldg F3	Franklin Lakes	NJ	07417-2603	717-691-4156
74322	Medical Benefits Mutual Life Ins Co	Po Box 1009	Newark	OH	43055	740-522-7324
79987	Medico Corp Life Insurance Company	Po Box 10482	Des Moines	IA	50306	402-496-8000
31119	Medico Insurance Company	Po Box 10386	Des Moines	IA	50306-0386	402-391-6900
94587	Members Health Insurance Company	Po Box 1801	Columbia	TN	38402-1801	517-349-6000
86126	Members Life Insurance Company	Po Box 391	Madison	WI	53705	608-238-5851
15950	Mercy Health Plans Inc	3265 S National Avenue	Springfield	MO	65807	417-820-9108
18750	Merit Health Insurance Company	5215 Old Orchard Road Site 600	Skokie	IL	60077	224-935-9809
65951	Merit Life Insurance Co	Po Box 39	Evansville	IN	47701-0039	812-424-8031
87726	Metlife Insurance Company Usa	18210 Crane Nest Drive	Tampa	FL	33647	813-983-4404
65978	Metropolitan Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	FL	33647	212-578-2211

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
97136	Metropolitan Tower Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	FL	33647	212-578-2211
66044	Midland National Life Insurance Company	One Sammons Plaza	Sioux Falls	SD	57193	605-335-5700
66087	Midwest National Life Insurance Company Of Tennessee	9151 Boulevard 26	North Richland Hills	TX	76180	817-255-5236
66109	Midwestern United Life Insurance Company	5780 Powers Ferry Rd Nw	Atlanta	GA	30327-4390	770-980-5800
66168	Minnesota Life Insurance Company	400 North Robert St	St Paul	MN	55101-2098	651-665-3500
76040	Missouri Valley Life And Health Insurance Company	2301 Main	Kansas City	MO	64108-2428	816-395-3355
70416	Mml Bay State Life Insurance Company	1295 State St	Springfield	MA	01111	413-788-8411
57541	Modern Woodmen Of America	1701 1st Ave	Rock Island	IL	61201-8724	309-786-6481
81442	Monitor Life Insurance Company Of New York	Po Box 16708	Jackson	MS	39236	212-612-4000
66370	Mony Life Insurance Company	Po Box 2723	Birmingham	AL	35202-2723	800-659-1058
78077	Mony Life Insurance Company Of America	1290 Avenue Of The Americas	New York	NY	10104	212-554-1234
66311	Motorists Life Insurance Company	471 East Broad Street	Columbus	OH	43215	614-225-8211
80020	Mountain Life Insurance Company	Po Box 240	Alcoa	TN	37701-0240	865-970-2800
88668	Mutual Of America Life Insurance Company	320 Park Ave 8th Fl	New York	NY	10022	212-224-1600
71412	Mutual Of Omaha Insurance Company	Mutual Of Omaha Plaza	Omaha	NE	68175	402-342-7600
66427	Mutual Trust Life Insurance Company A Pan-America	1200 Jorie Blvd	Oak Brook	IL	60521-2239	630-990-1000
61409	National Benefit Life Insurance Company	One Court Square 44th Floor	Long Island City	NY	11120-0001	800-222-2062
11991	National Casualty Company	One W Nationwide Blvd Dspf-76	Columbus	OH	43215-2220	480-365-4000
57568	National Catholic Society Of Foresters	320 South School St	Mt Prospect	IL	60056	847-342-4500
66540	National Farmers Union Life Insurance Company	Po Box 410288	Kansas City	MO	64141-0288	816-391-2000
98205	National Foundation Life Insurance Company	300 Burnett Plaza Suite 200	Fort Worth	TX	76102	817-878-3300
66583	National Guardian Life Insurance Company	Po Box 1191	Madison	WI	53701-1191	608-257-5611
82538	National Health Insurance Company	4455 Lbj Freeway Suite 375	Dallas	TX	75244	336-435-2000
66680	National Life Insurance Company	300 Burnett St Suite 200	Fort Worth	TX	76102	802-229-3333
87963	National Teachers Associates Life Insurance Compan	P O Box 802207	Dallas	TX	75380	972-532-2100
19445	National Union Fire Insurance Company Of Pittsburg	175 Water St 18th Fl	New York	NY	10038	212-770-7000
66850	National Western Life Insurance Company	850 East Anderson Lane	Austin	TX	78752	512-836-1010
92657	Nationwide Life And Annuity Insurance Company	One West Nationwide Plaza	Columbus	OH	43215	205-879-9230
66869	Nationwide Life Insurance Company	One West Nationwide Blvd	Columbus	OH	43215	877-245-0761
23787	Nationwide Mutual Insurance Company	One W Nationwide Blvd	Columbus	OH	43215-2220	614-249-7111
91626	New England Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	FL	33647	617-578-2000
78743	New Era Life Insurance Company	Po Box 4884	Houston	TX	77210-4884	281-368-7200
69698	New Era Life Insurance Company Of The Midwest	11720 Katy Freeway Suite 1700	Houston	TX	77079	281-368-7200
91596	New York Life Insurance And Annuity Corporation	51 Madison Ave	New York	NY	10010	212-576-7000
66915	New York Life Insurance Company	51 Madison Avenue, Room 252	New York	NY	10010-1655	212-576-7000
81264	Nippon Life Insurance Company Of America	655 3rd Avenue 16th Floor	New York	NY	10017	212-682-3000
66974	North American Company For Life And Health Insuran	4350 Westown Parkway	West Des Moines	IA	50266	312-648-7600
68349	North American Insurance Company	2721 North Central Avenue	Phoenix	AZ	85004-1172	877-667-9368
29874	North American Specialty Insurance Company	650 Elm St	Manchester	NH	03101	603-644-6600
21105	North River Insurance Company The	305 Madison Ave Pob 1973	Morristown	NJ	07962-1973	973-490-6600
69000	Northwestern Long Term Care Insurance Company	720 E Wisconsin Ave	Milwaukee	WI	53202	414-665-2510
67091	Northwestern Mutual Life Insurance Company	720 E Wisconsin Ave	Milwaukee	WI	53202-4703	414-271-1444
81353	Nylife Insurance Company Of Arizona	51 Madison Ave	New York	NY	10010	212-576-7000
67148	Occidental Life Insurance Company Of North Carolin	425 Austin Avenue	Waco	TX	76701-2147	254-297-2775
89206	Ohio National Life Assurance Corporation	Po Box 237	Cincinnati	OH	45201-0237	513-794-6100
67172	Ohio National Life Insurance Company The	Po Box 237	Cincinnati	OH	45201-0237	513-794-6100
67180	Ohio State Life Insurance Company The	Po Box 410288	Kansas City	MO	64141-0288	816-391-2000
67199	Old American Insurance Company	3520 Broadway	Kansas City	MO	64111	816-753-7000
24147	Old Republic Insurance Company	Po Box 789	Greensburg	PA	15601-0789	724-834-5000
67261	Old Republic Life Insurance Company	307 N Michigan Ave	Chicago	IL	60601-5382	312-346-8100
67326	Old Surety Life Insurance Company	Po Box 54407	Oklahoma	OK	73154	405-523-2112
76007	Old United Life Insurance Company	Po Box 795	Shawnee Mission	KS	66201	913-895-0200
13100	Omaha Insurance Company	Mutual Of Omaha Plaza	Omaha	NE	68175	402-351-3831
12533	Opticare Of Utah Inc	1901 Parkway Blvd	West Valley City	UT	84119-2001	801-886-2020
69647	Optum Insurance Of Ohio Inc	179 Von Karman Avenue Ca 016-0101	Irvine	CA	92614	916-646-9193
76112	Oxford Life Insurance Company	2721 N Central Avenue	Phoenix	AZ	85004-1120	602-263-6666
67393	Ozark National Life Insurance Company	Po Box 219541	Kansas City	MO	64121-9541	816-842-6300
64343	Pacific Guardian Life Insurance Company Ltd	1440 Kapiolani Blvd Ste 1700	Honolulu	HI	96814	808-955-2236
97268	Pacific Life & Annuity Company	700 Newport Center Drive	Newport Beach	CA	92660	949-219-3011
67466	Pacific Life Insurance Company	700 Newport Center Dr	Newport Beach	CA	92660	949-219-3011
70785	Pacificare Life And Health Insurance Company	5995 Plaza Drive	Cypress	CA	90630	714-226-3361
93459	Pan American Assurance Company	601 Poydras St 12th Fl	New Orleans	LA	70130-6060	504-566-1300
67539	Pan-American Life Insurance Company	601 Poydras St 12th Fl	New Orleans	LA	70130	504-566-1300
60003	Park Avenue Life Insurance Company	7 Hannover Square H17j	New York	NY	10004	212-919-2702
71099	Parker Centennial Assurance Company	1800 N Point Drive	Stevens Point	WI	54481	715-346-6000
11835	Partnerre America Insurance Company	One Greenwich Plaza	Greenwich	CT	06830	203-485-4200
67598	Paul Revere Life Insurance Company	1 Fountain Sq	Chattanooga	TN	37402	423-755-1011
93777	Pavonia Life Insurance Company Of Michigan	180 Mount Airy Road Suite 101	Basking Ridge	NJ	07920	908-203-2620
67628	Pekin Life Insurance Company	2505 Court St	Pekin	IL	61558	309-346-1161
93262	Penn Insurance And Annuity Company The	600 Dresher Road	Horsham	PA	19044	215-956-8000
67644	Penn Mutual Life Insurance Company The	Independence Square C2f	Philadelphia	PA	19172	215-956-8000
67660	Pennsylvania Life Insurance Company	2211 Sanders Road	Northbrook	IL	60062	407-995-8000
90247	Pharmacists Life Insurance Company, The	Po Box 370	Algona	IA	50511	515-295-2461
67784	Philadelphia American Life Insurance Company	11720 Katy Freeway Ste 1700	Houston	TX	77079	281-368-7200
18058	Philadelphia Indemnity Insurance Company	One Bala Plaza East Suite 400	Bala Cynwyd	PA	19004	610-617-7900
93548	Phl Variable Insurance Company	One American Row	Hartford	CT	06102-5056	860-403-5000
93734	Phoenix Life And Annuity Company	One American Row	Hartford	CT	06102	860-403-5000
67814	Phoenix Life Insurance Company	31 Tech Valley Drive	East Greenbush	NY	12061	860-403-5000
72125	Physicians Life Insurance Company	2600 Dodge	Omaha	NE	68131	402-633-1000
80578	Physicians Mutual Insurance Company	2600 Dodge	Omaha	NE	68131	402-633-1000
67873	Pioneer American Insurance Company	425 Austin Avenue	Waco	TX	76701-2147	254-297-2776
67911	Pioneer Mutual Life Insurance Company	One American Sq	Indianapolis	IN	46206	701-297-5700

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

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67946	Pioneer Security Life Insurance Company	424 Austin Avenue	Waco	TX	76701-2147	254-297-2778
97152	Plateau Insurance Company	Po Box 7001	Crossville	TN	38557-7001	931-484-8411
57622	Polish Natnl Alliance Of The Us Of N. A	6100 N Cicero Ave	Chicago	IL	60646-4385	773-286-0500
57630	Polish Roman Catholic Union Of America	984 Milwaukee Ave	Chicago	IL	60622-4199	773-782-2600
65919	Primerica Life Insurance Company	1 Primerica Parkway	Deluth	GA	30099-0001	866-230-6617
61271	Principal Life Insurance Company	711 High Street	Des Moines	IA	50392	515-247-5111
71161	Principal National Life Insurance Company	711 High Street	Des Moines	IA	50392-2300	515-247-5111
68047	Professional Insurance Company	One Sune Life Executive Park Sc2335	Wellesley Hills	MA	02481	806-372-6785
88536	Protective Life And Annuity Insurance Company	Po Box 2723	Birmingham	AL	35202-2723	205-268-1000
68136	Protective Life Insurance Company	2801 Highway 280 South	Birmingham	AL	35223	205-268-1000
67903	Provident American Life And Health Insurance Compa	11200 Lakeline Blvd	Austin	TX	78717	512-451-2224
68195	Provident Life And Accident Insurance Company	Fountain Square	Chattanooga	TN	37402-1389	423-294-1011
68209	Provident Life And Casualty Insurance Company	Fountain Square	Chattanooga	TN	37402	423-294-1011
79227	Pruco Life Insurance Company	100 Mulberry Street, Gateway Center Three	Newark	NJ	07102	877-301-1212
86630	Prudential Annuities Life Assurance Corporation	One Corporate Dr	Shelton	CT	06484	212-390-5200
68241	Prudential Insurance Company Of America The	100 Mulberry Street, Gateway Center Three	Newark	NJ	07102	800-778-2255
93629	Prudential Retirement Insurance And Annuity Compan	100 Mulberry Street, Gateway Center Three	Newark	NJ	07102	860-534-2000
71390	Puritan Life Insurance Company Of America	1720 W Rio Salado Parkway Suite A	Tempe	AZ	85281	800-987-1593
68284	Pyramid Life Insurance Company	1064 Greenwood Blvd Suite 260	Lake Mary	FL	32746	407-995-8000
39217	Qbe Insurance Corporation	88 Pine St Fl 16	New York	NY	10005-1801	212-422-1212
89004	Reinsurance Company Of Missouri Incorporated	16600 Swingley Ridge Road	Chesterfield	MO	63017-1706	636-736-7000
68381	Reliance Standard Life Insurance Company	2001 Market St Ste 1500	Philadelphia	PA	19103	267-256-3500
67105	Reliastar Life Insurance Company	5780 Powers Ferry Road Nw	Atlanta	GA	30327	612-372-5432
61360	Reliastar Life Insurance Company Of New York	5780 Powers Ferry Rd Nw	Atlanta	GA	30327	516-682-8700
61700	Renaissance Life & Health Insurance Company Of Ame	Po Box 30381	Lansing	MI	48909	800-745-7509
68462	Reserve National Insurance Company	601 E Britton Road	Oklahoma City	OK	73114	405-848-7931
61506	Resource Life Insurance Company	175 West Jackson	Chicago	IL	60604	312-356-2587
93572	Rga Reinsurance Company	16600 Swingley Ridge Rd	Chesterfield	MO	63017-1706	636-736-7000
65005	Riversource Life Insurance Company	227 Financial Ctr	Minneapolis	MN	55474	612-671-3131
58181	Royal Arcanum Supreme Council Of	61 Battery March St	Boston	MA	02110-3206	617-426-4135
57657	Royal Neighbors Of America	230 16th St	Rock Island	IL	61201-8608	309-788-4561
60183	S Usa Life Insurance Company Inc	Po Box 1050	Newark	NJ	07110	877-725-4375
79014	Safehealth Life Insurance Company	5 Park Plaza Suite 1850	Irvine	CA	92614	949-425-4300
60445	Sagico Life Insurance Company	4343 N Scottsdale Road #300	Scottsdale	AZ	85251	480-425-5100
70435	Savings Bank Life Insurance Company Of Massachuset	1 Linscott Rd	Woburn	MA	01801	781-938-3500
64688	Scor Global Life Americas Reinsurance Company	101 South Tryon Street Suite 3200	Charlotte	NC	28202	704-344-2700
87017	Scor Global Life Reinsurance Company Of Delaware	101 South Tryon St Suite 3200	Charlotte	NC	28202	469-246-9500
97071	Scor Global Life Usa Reinsurance Company	11625 Rosewood Street	Leawood	KS	66211	416-947-3800
93742	Securian Life Insurance Company	400 N Robert St N Ms A6-4284	St Paul	MN	55101-2015	651-665-3500
94072	Securitas Financial Life Insurance Company	P O Box 5000	Syracuse	NY	13204	336-691-3000
68675	Security Benefit Life Insurance Company	One Security Benefit Plc	Topeka	KS	66636-0001	785-438-3000
68713	Security Life Of Denver Insurance Company	5780 Powers Ferry Road Nw	Atlanta	GA	30327	303-860-1290
68772	Security Mutual Life Insurance Company Of New York	Po Box 1625	Binghamton	NY	13902-1625	607-723-3551
96485	Security National Life Insurance Company	Po Box 57220	Salt Lake City	UT	84157	801-264-1060
76325	Senior Health Insurance Company Of Pennsylvania	550 Congressional Blvd Suite 200	Carmel	IN	46032	317-566-7544
78662	Senior Life Insurance Company	Po Box 2447	Thomasville	GA	31799-2447	229-228-6936
77119	Sentinel American Life Insurance Co	7 Hannover Sq 17m	New York	NY	10004-2616	215-567-7011
24988	Sentry Insurance A Mutual Company	1800 N Point Drive	Stevens Point	WI	54481-1283	715-346-6000
68810	Sentry Life Insurance Company (L&h Acct)	1800 N Point Drive	Stevens Point	WI	54481	715-346-6000
97241	Settlers Life Insurance Company	Po Box 1191	Madison	WI	53701-1191	608-257-5611
65757	Shelter Life Insurance Company	1817 W Broadway	Columbia	MO	65218-0001	573-445-8441
89958	Shelterpoint Insurance Company	600 Northern Blvd Suite 310	Great Neck	NY	11021	954-429-2333
68845	Shenandoah Life Insurance Company	Po Box 12847	Roanoke	VA	24029-2847	540-985-4400
71420	Sierra Health And Life Insurance Company Inc	Po Box 36451	Las Vegas	NV	89133	702-242-7571
12575	Silverscript Insurance Company	2211 Sanders Road Nbt 10	Northbrook	IL	60062	615-743-6600
38776	Sirius America Insurance Company	140 Broadway 32nd Floor	New York	NY	10005	212-312-2500
57673	Slovene National Benefit Society	247 West Allegheny Road	Imperial	PA	15126	724-695-1100
57142	Sons Of Norway	1455 W Lake St	Minneapolis	MN	55408	612-827-3611
74365	Southern Pioneer Life Insurance Company	400 Robert Street North	St Paul	MN	55101	651-665-3500
42986	Standard Guaranty Insurance Company	260 Interst N Circle Se	Atlanta	GA	30339-2111	770-763-1000
69019	Standard Insurance Company	Po Box 711	Portland	OR	97207-0711	503-321-7000
86355	Standard Life And Accident Insurance Company	One Moody Plz	Galveston	TX	77550	409-763-4661
71706	Standard Life And Casualty Company	Po Box 510690	Salt Lake City	UT	84151-0690	801-538-0376
69078	Standard Security Life Insurance Company Of New Yo	485 Madison Avenue	New York	NY	10022	212-355-4141
68985	Starmount Life Insurance Company	Po Box 98100	Baton Rouge	LA	70898-9100	225-926-2888
40045	Starnet Insurance Company	475 Steamboat Rd	Greenwich	CT	06830	203-542-3800
38318	Starr Indemnity & Liability Company	399 Park Ave 8th Fl	New York	NY	10022	214-559-1222
94498	State Farm Health Insurance Company	One State Farm Plaza	Bloomington	IL	61701	309-766-2311
69108	State Farm Life Insurance Company	One State Farm Plaza	Bloomington	IL	61710	309-766-2311
25178	State Farm Mutual Automobile Insurance Company	One State Farm Plaza	Bloomington	IL	61710	309-766-2311
69116	State Life Insurance Company	Po Box 406	Indianapolis	IN	46206	317-285-1877
69132	State Mutual Insurance Company	Po Box 153	Rome	GA	30162-0153	706-291-1054
89184	Sterling Investors Life Insurance Company	10201 North Illinois Street	Indianapolis	IN	46290	317-581-0278
77399	Sterling Life Insurance Company	11200 Lakeline Blvd Suite 100	Austin	TX	78717	360-647-9080
80926	Sun Life And Health Insurance Company (Us)	One Sun Life Executive Park Sc 2335	Wellesley Hills	MA	02481	781-446-1523
80802	Sun Life Assurance Company Of Canada	One Sun Life Executive Park DI 1165	Wellesley Hills	MA	02481	781-237-6030
69272	Sunset Life Insurance Company Of America	Po Box 219532	Kansas City	MO	64121-9532	816-753-7000
13175	Surety Life & Health Insurance Company	Po Box 789773	Wichita	KS	67278-5986	316-219-5749
69310	Surety Life Insurance Company	201 Ne Mulberry	Lees Summit	MO	64086	847-402-3029
82627	Swiss Re Life & Health America Inc	175 King Street	Armonk	NY	10504	877-794-7773
68608	Symetra Life Insurance Company	Po Box 34690	Seattle	WA	98124-1690	425-256-8000
90581	Symetra National Life Insurance Company	Po Box 34690	Seattle	WA	98124-1690	425-376-8000



LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
84549	Symphonix Health Insurance Inc	2111 Chestnut Suite 270	Glenview	IL	60025	313-337-1102
69345	Teachers Insurance And Annuity Association Of Amer	730 Third Ave	New York	NY	10017	212-490-9000
69396	Texas Life Insurance Company	Po Box 830	Waco	TX	76703-0830	254-752-6521
68357	The Reliable Life Insurance Company	12115 Lackland Rd	St Louis	MO	63146	314-230-0134
56006	The Travelers Protective Association Of America	2041 Exchange Drive	Saint Charles	MO	63303	636-724-2227
56014	Thrivent Financial For Lutherans	4321 N Ballard Rd	Appleton	WI	54919-0001	612-844-7000
97721	Thrivent Life Insurance Company	4321 N Ballard Rd	Appleton	WI	54919-0001	612-844-7000
60142	Tiaa-Cref Life Insurance Company	730 Third Ave Mail Stop Ssc E1/N2	New York	NY	10017	212-490-9000
69477	Time Insurance Company	501 W Michigan Street	Milwaukee	WI	53203	414-271-3011
69566	Trans World Assurance Company	885 S El Camino Real	San Mateo	CA	94402-2392	650-348-2300
79022	Transamerica Advisors Life Insurance Company	4333 Edgewood Rd Ne Ms 4440	Cedar Rapids	IA	52499	609-274-6900
10952	Transamerica Casualty Insurance Company	2700 W Plano Parkway	Plano	TX	75075	410-685-5500
70688	Transamerica Financial Life Insurance Company	4333 Edgewood Road Ne	Cedar Rapids	IA	52499	914-697-8000
86231	Transamerica Life Insurance Company	4333 Edgewood Rd, Ne	Cedar Rapids	IA	52499	319-355-8511
66281	Transamerica Premier Life Insurance Company	4333 Edgewood Rd Ne	Cedar Rapids	IA	52499-3210	319-355-8549
25658	Travelers Indemnity Company	One Tower Square	Hartford	CT	06183	860-277-0111
25682	Travelers Indemnity Company Of Connecticut	One Tower Square	Hartford	CT	06183-1051	860-277-0111
92525	Truassure Insurance Company	111 Shuman Blvd	Naperville	IL	60563	800-414-4988
61425	Trustmark Insurance Company	400 Field Drive	Lake Forest	IL	60045	847-615-1500
62863	Trustmark Life Insurance Company	400 Field Drive	Lake Forest	IL	60045	847-615-1500
84530	U S Financial Life Insurance Company	1290 Avenue Of The Americas	New York	NY	10104	513-686-2000
76423	Ubs Life Insurance Company Usa	Po Box 1795	Erie	PA	16507-0795	781-753-6737
86371	Ullico Life Insurance Company	Harborside Financial Center Plaza 10, 3 Sec	Jersey City	NJ	20006	202-682-0900
80314	Unicare Life & Health Insurance Company	220 Virginia Ave Mail Point In0202-B560	Chicago	IL	60606	877-864-2273
11121	Unified Life Insurance Company	Po Box 25326	Overland Park	KS	66225-5326	913-871-7284
91529	Unimerica Insurance Company	11000 Optum Circle Mn101-Eo13	Eden Prairie	MN	55344	952-992-5124
62596	Union Fidelity Life Insurance Company	7101 College Blvd Suite 1400	Overland Park	KS	66210	800-621-0393
69744	Union Labor Life Insurance Company	8403 Colesville Road	Silver Springs	MD	20910	202-682-0900
70408	Union Security Insurance Company	Po Box 419052	Kansas City	MO	64141-6052	816-474-2345
92916	United American Insurance Company	Po Box 8080	Mckinney	TX	75070-0810	972-529-5085
56383	United Commercial Travelers Of America	Po Box 159019	Columbus	OH	43215	614-487-9680
85766	United Concordia Insurance Company	4401 Deer Path Road	Harrisburg	PA	17110	717-260-7081
62294	United Concordia Life And Health Insurance Company	4401 Deer Path Rd	Harrisburg	PA	17110	717-260-7081
87645	United Fidelity Life Insurance Company	Po Box 410288	Kansas City	MO	64141-0288	816-391-2000
79413	United Healthcare Insurance Company	185 Asylum Street	Hartford	CT	06103	877-832-7734
63983	United Heritage Life Insurance Company	Po Box 7777	Meridian	ID	83680-7777	208-493-6100
69922	United Home Life Insurance Company	Po Box 7192	Indianapolis	IN	46207-7192	317-692-7979
69930	United Insurance Company Of America	12115 Lackland Road	St Louis	MO	63146-4003	314-819-4300
69973	United Life Insurance Company	Po Box 73909	Cedar Rapids	IA	52407-3909	319-399-5700
92703	United National Life Insurance Company Of America	Po Box 1154	Glenview	IL	60025-1154	847-803-5252
69868	United Of Omaha Life Insurance Company	Mutual Of Omaha Plaza	Omaha	NE	68175-0001	402-342-7600
42129	United Security Assurance Company Of Pennsylvania	Po Box 64477	Souderton	PA	18964-9985	215-723-3044
81108	United Security Health And Casualty Insurance Comp	6640 S Cicero Ave	Bedford Park	IL	60638	800-875-4422
21113	United States Fire Insurance Company	305 Madison Ave	Morristown	NJ	07962	973-490-6600
70106	United States Life Insurance Company New York	Po Box 1591 Ms 4-B2	Houston	TX	77019	212-551-5723
63479	United Teacher Associates Insurance Company	Po Box 26580	Austin	TX	78755-0580	512-451-2224
29157	United Wisconsin Insurance Company	P.O. Box 3026	Milwaukee	WI	53201-3026	262-787-7700
72850	United World Life Insurance Company	Mutual Of Omaha Plaza	Omaha	NE	68175	402-342-7600
97179	Unitedhealthcare Life Insurance Company	Po Box 19032	Green Bay	WI	54307	920-232-5432
63819	Unity Financial Life Insurance Company	4675 Cornell Road Ste 160	Cincinnati	OH	45241	513-247-0711
70130	Universal Guaranty Life Insurance Company	Po Box 5147	Springfield	IL	62705	217-241-6300
67601	Unum Insurance Company	1 Fountain Sq	Chattanooga	TN	37402-1330	423-294-1011
62235	Unum Life Insurance Company Of America	2211 Congress St	Portland	ME	04122	207-575-2211
14165	Us Alliance Life And Security Company	Po Box 4026	Topeka	KS	66604	785-228-0200
70955	Usa Life One Insurance Company Of Indiana	7735 Loma Court, PO Box 609	Fishers	IN	46038	317-585-0541
69663	Usaa Life Insurance Company	Po Box 690286	San Antonio	TX	78269-0286	210-498-8000
94358	Usable Life	Po Box 1650	Little Rock	AR	72203-1650	501-375-7200
68632	Vantis Life Insurance Company	200 Day Hill Rd	Windsor	CT	06095	860-298-5400
70238	Variable Annuity Life Insurance Company	Po Box 1591	Houston	TX	77019	713-522-1111
53953	Vision Benefits Of America	300 Weyman Plz	Pittsburgh	PA	15236	412-881-4900
32395	Vision Service Plan Insurance Company	3333 Quality Drive	Rancho Cordova	CA	95670-7985	916-851-5000
80942	Voya Insurance And Annuity Company	5780 Powers Ferry Raod Nw	Atlanta	GA	30327-4390	770-980-5100
86509	Voya Retirement Insurance And Annuity Company	5780 Powers Ferry Road Nw	Atlanta	GA	30327-4390	770-980-5100
70319	Washington National Insurance Company	11825 N Pennsylvania St	Carmel	IN	46032	800-888-4918
64467	Wellcare Health Insurance Company Of Kentucky Inc	Po Box 31391	Tampa	FL	33631-3391	813-243-2974
83445	Wellcare Health Insurance Of Arizona Inc	8735 Henderson Rd Ren 2	Tampa	FL	33634	813-243-2974
10155	Wellcare Prescription Insurance Inc	8735 Henderson Ren 2	Tampa	FL	33634	813-243-2974
70335	West Coast Life Insurance Company	Po Box 2723	Birmingham	AL	35202-2723	205-268-1000
70483	Western And Southern Life Insurance Company	400 Broadway	Cincinnati	OH	45202-3312	513-629-1800
57711	Western Catholic Union	510 Main Street	Quincy	IL	62301-3941	217-223-9721
92622	Western Southern Life Assurance Company	400 Broadway	Cincinnati	OH	45202-3312	513-629-1800
85189	Western United Life Assurance Company	Po Box 2290	Spokane	WA	99210	509-835-2500
39845	Westport Insurance Corporation	Po Box 2991	Overland Park	KS	66201-1391	913-676-5200
62413	Wilcac Life Insurance Company	20 Glover Avenue 4th Floor	Norwalk	CT	06850	312-822-5000
65900	Wilco Life Insurance Company	20 Glover Avenue 4th Floor	Norwalk	CT	06850	317-817-6400
57010	William Penn Association	709 Brighton Road	Pittsburgh	PA	15233-1805	412-231-2979
66133	Wilton Reassurance Company	20 Glover Avenue 4th Floor	Norwalk	CT	06850	203-762-4400
60704	Wilton Reassurance Life Company Of New York	20 Glover Avenue 4th Floor	Norwalk	CT	06850	203-762-4400
65960	Windsor Life Insurance Company	1345 River Bend Dr Suite 100	Dallas	TX	75247	214-559-0850
56170	Woman's Life Insurance Society	1338 Military St	Port Huron	MI	48060-5020	810-985-5191
57320	Woodmen Of The World Life Insurance Society	1700 Farnam St	Omaha	NE	68102-2002	402-342-1890
88080	XI Life Insurance And Annuity Company	Seaview House 70 Seaview Ave	Stamford	CT	06902	314-275-5200

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

<b>NAIC CODE</b>	<b>COMPANY NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>STATE</b>	<b>ZIP</b>	<b>TELEPHONE</b>
71323	Zale Life Insurance Company	Po Box 152762 Sta 5b-9	Irving	TX	75015	972-580-4499
16535	Zurich American Insurance Company	1400 American Ln Twr 1 19th Fl	Schaumburg	IL	60196-1056	847-605-6000
90557	Zurich American Life Insurance Company	One Liberty Plaza 165 Broadway	New York	NY	10006-1404	425-577-5118



## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**

**800-726-7390**



# **DIFP**

Department of Insurance,  
Financial Institutions &  
Professional Registration

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301 W. High St.  
PO Box 690  
Jefferson City, MO 65102

**May 2017**